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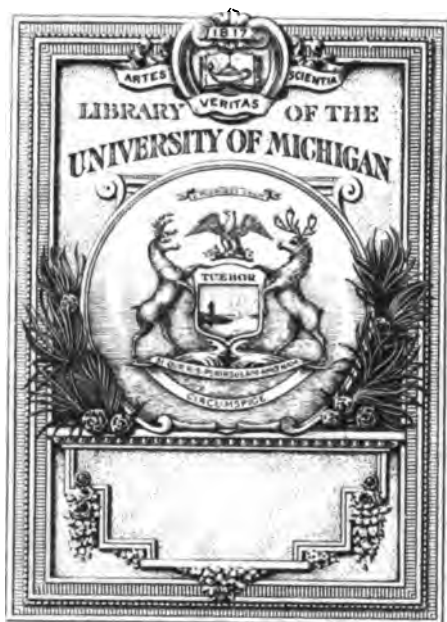
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# JOINT DOCUMENTS

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# JOINT DOCUMENTS

OF THE

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# STATE OF MICHIGAN

FOR THE YEAR 1889

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IN THREE VOLUMES

VOL. I.



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BY AUTHORITY

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LANSING  
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS  
1891





## CONTENTS.

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1. **Twentieth Annual Report of the Commissioner of Insurance. Part I.**  
**Fire and Marine Insurance.**
2. **Twentieth Annual Report of the Commissioner of Insurance. Part II.**  
**Life and Casualty Insurance.**
3. **Annual Report of the Board of State Auditors, for the year 1889.**



TWENTIETH  
ANNUAL REPORT  
OF THE  
COMMISSIONER OF INSURANCE

OF THE  
STATE OF MICHIGAN,

YEAR ENDING DECEMBER 31, 1889.

PART I.  
FIRE AND MARINE INSURANCE.

BY AUTHORITY.

LANSING :  
ROBERT SMITH & Co., STATE PRINTERS AND BINDERS.  
1890.





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# CONTENTS.

## PART I.—FIRE AND MARINE.

	PAGE.
Companies, Number and Classification.....	i
Admitted and Retired.....	i-ii
Admitted since January, 1890—Application Statements.....	360-365
Which Entered 1899—Amount of Capital.....	i
Which Withdrew 1899—Amount of Capital.....	ii
Michigan Stock Companies, Business of 1882-3-4-5-6-7-8-9.....	ii

## ALL STOCK COMPANIES.

Business of 1898, 1899 compared.....	iii
1870 to 1899, inclusive.....	iii
inland.....	iv
Average Rate of Premium Charged, 1871 to 1899, inclusive.....	v
Digest of Table No. II., Standing of Companies.....	vi
Table No. III., Assets.....	vii
Table IV., Liabilities.....	viii
Table V., Income.....	x
Table VI., Expenditures.....	xi
Table VII., Ratio of Assets, etc.....	xiii
Table VIII., Income and Expenditure, and Percentages of same.....	xiv

## MUTUAL FIRE INSURANCE COMPANIES.

Of other States.....	xv
Michigan, Number, etc.....	xv
In hands of Receivers, etc.....	xv
Re-organized.....	xv
Examinations of.....	xvi
Digest of Table X., Membership and Risks—Michigan Mutual.....	xvi
Table XI., Resources and Liabilities.....	xvii
Table XII., Income.....	xviii
Table XIII., Expenditures.....	xviii
Table XIV., Number and Origin of Fires.....	xviii
Compilation of Business, 1890 to 1899, inclusive.....	xix
MICHIGAN STANDARD POLICY.....	xix
UNAUTHORIZED INSURANCE.....	xx
Liability of Agents' procuring, Court Decision Concerning.....	xx

## STATISTICAL TABLES.

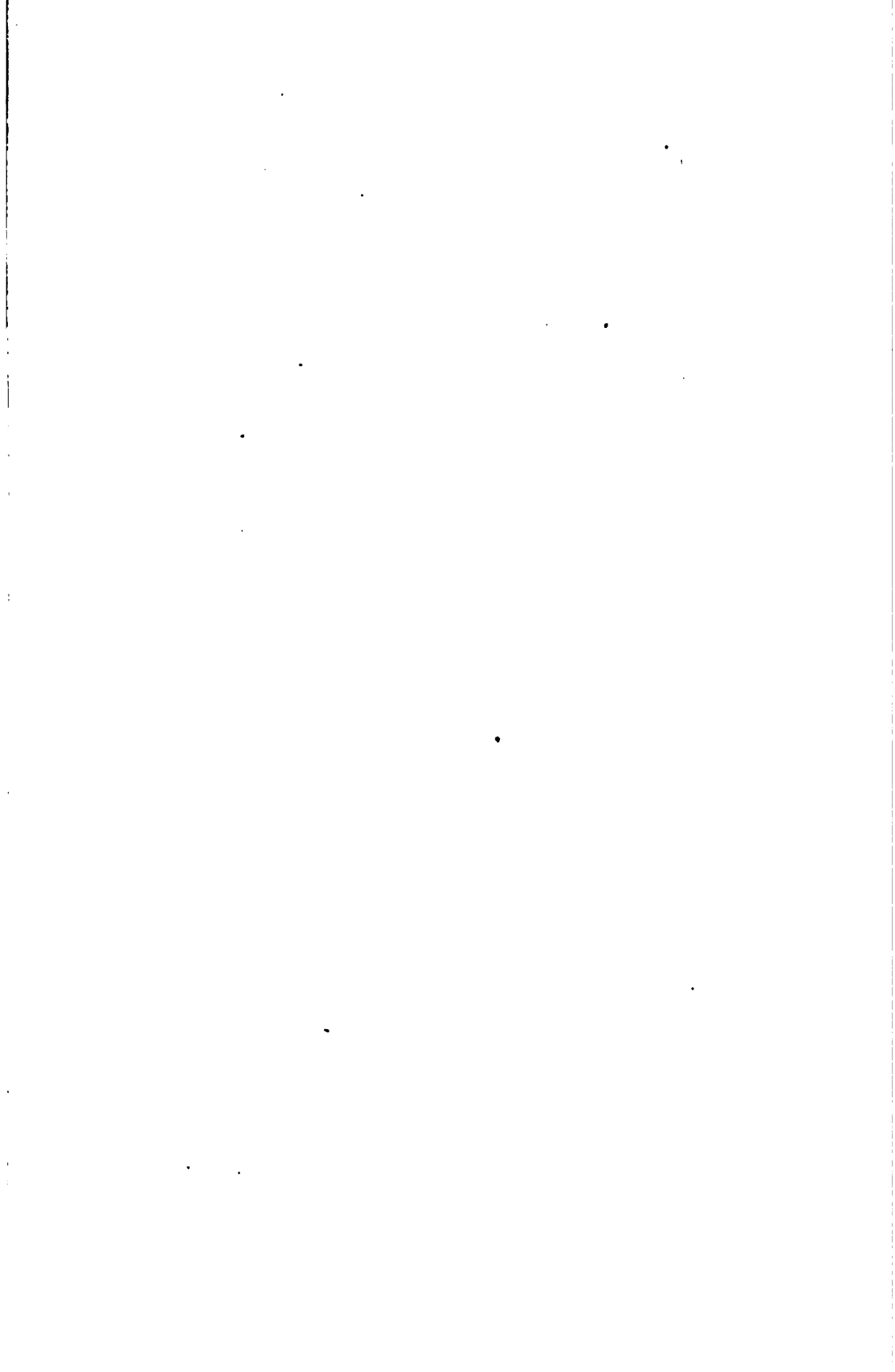
### Stock Companies.

Table I., Business in Michigan—Ratios and Average Premium rate.....	xxiv-xxxii
II., Summary of Standing.....	xxxii-xxxvii
III., Nature of Admitted Assets.....	xxxviii-xliii
IV., Nature of Liabilities.....	xliv-xlix
V., Sources of Income.....	l-lv
VI., Nature of Expenditures.....	lvi-lxi
VII., Comparative Exhibit—Risks and Premiums.....	lxii-lxvii
Appendix to Table VII.....	lxviii-lxxx
Table VIII., Premiums, Losses, Expenses, and various Ratios.....	lxx-lxxv
IX., Register of Companies.....	lxxvi-lxxxix

### State Mutual Fire Companies.

X., Memberships, risks and Assessments.....	lxxxii-lxxxv
XI., Resources and liabilities.....	lxxxvi-lxxxvii
XII., Sources of Income.....	lxxxviii-lxxxix
XIII., Expenditures.....	xc-xcii
XIV., Origin of Fires and Amount of Loss.....	xciii-xcv
Register of Mutual Companies.....	xcvi-xcvii
Abstract of Stock Companies.....	2-348
Mutual Companies.....	350-357-445
Receivers' Statements.....	448-454
Companies Admitted since Jan. 1, 1890.....	360-365
Index to Abstracts.....	457-461





# TWENTIETH ANNUAL REPORT

## OF THE

# COMMISSIONER OF INSURANCE.

### PART I.—FIRE AND MARINE.

STATE OF MICHIGAN, }  
 INSURANCE BUREAU, }  
*Lansing, April 1, 1890.*

HON. CYRUS G. LUCE, *Governor*:

I have the honor to submit to you Part I of the Twentieth Annual Report of the Insurance Bureau, containing a full exhibit of the financial condition, on the thirty-first day of December, 1889, of, and the business transacted by, two hundred and eleven Fire, Fire-Marine and Marine Insurance Companies; and two Cyclone, Tornado and Wind Storm Insurance Companies authorized to transact business in this State during the year 1889, compiled from the annual statements of the companies now on file in this Bureau, and classified as follows, viz.:

Joint Stock Companies of Michigan	3
Joint Stock Companies of other States	115
Joint Stock Companies of Foreign Governments	25
Mutual Companies of Michigan	66
Mutual Companies of other States	4

During the year 1889, four Stock Fire Insurance Companies, one Mutual Fire Insurance Company and one Mutual Marine Insurance Company of other States were authorized to transact business in Michigan, viz.:

Name of Company.	Capital.
*Farmers' Fire, York, Pa.	\$200,000
Commonwealth, New York City	500,000
Prudential Fire, Boston, Mass.	200,000
Broadway, New York City	200,000
Minneapolis Mutual Fire, Minnesota	Mutual.
Commercial Mutual (Marine), New York City	Mutual.

\* \$200,000 Cash Assets treated as Capital under Act No. 38, 1888.

During the last year four stock Fire Insurance Companies and one Stock Marine Insurance company have retired from this State, viz.:

Name of Company.	Capital.
Boatman's Fire & Marine, Pittsburg, Pa. ....	\$250,000
Boston Marine, Boston, Mass. ....	1,000,000
Hekla, Madison, Wis. ....	300,000
Hibernia, New Orleans, La. ....	400,000
Commercial Fire, San Francisco, Cal. ....	200,000

Since January 1, 1890, four Stock Fire Insurance Companies, one Mutual Fire Insurance Company of other states, and one Stock Marine Insurance Company of England, have been admitted to Michigan, viz.:

Name of Company.	Capital.
Protection Mutual Fire, Chicago, Ill. ....	Mutual.
State Investment and Insurance, San Francisco, Cal. ....	\$400,000
St. Paul German, St. Paul, Minn. ....	300,000
Syndicate, Minneapolis, Minn. ....	250,000
Jersey City, Jersey City, N. J. ....	250,000
Sea (Marine), London, Eng. ....	200,000

#### MICHIGAN COMPANIES.

No change has taken place in the number of Stock Fire, or Fire and Marine Insurance Companies of this State, or in amount of capital invested during the past year, but each of them show an increase of business over that of the previous year.

The following table shows the business of these companies in Michigan for the years 1882 to 1889 inclusive. Also their entire business for the year 1889:

Year.	Risks Written.		Premiums Received.		Losses Paid.		Losses Incurred.
	Fire.	Inland.	Fire.	Inland.	Fire.	Inland.	
1882.....	\$11,559,197	\$3,317,067	\$128,188 88	\$56,991 17	\$34,712 09	\$20,184 66	\$54,696 75
1883.....	13,501,257	1,490,693	167,822 20	10,196 55	53,928 79	5,289 78	59,218 57
1884.....	14,282,507	1,469,340	191,866 00	34,067 00	116,888 00	18,886 00	135,674 00
1885.....	16,862,318	1,604,591	235,341 66	38,899 91	85,503 54	20,851 01	112,892 62
1886.....	19,411,175	2,001,856	232,430 84	51,140 52	92,055 90	32,016 78	116,752 30
1887.....	18,493,053	1,699,900	227,233 69	50,698 25	99,616 65	52,333 06	146,808 00
1888.....	20,065,759	2,072,892	252,854 54	50,757 98	91,365 67	27,422 17	106,402 04
1889.....	20,419,732	4,240,388	248,674 55	104,227 57	96,950 01	53,224 17	176,866 88
* Entire.....	\$69,035,275		\$392,181 84		\$419,310 07		

\* Entire Business of 1889.

#### FIRE AND INLAND MARINE INSURANCE BUSINESS IN MICHIGAN.

The annual statements of all the companies doing business in this State in 1889 show in the aggregate a considerable increase of business over that of 1888 in respect to the amount written and premiums received while the losses incurred are somewhat less, as shown by the comparative table following, taken from Table I of this report:

	Year.	Amount Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Michigan Companies	1888 1889	\$22,188,851 24,660,070	\$308,612 352,902	\$118,788 150,174	\$106,402 176,666
Companies of Other States	1888 1889	\$140,233,800 192,329,804	\$2,440,877 2,503,645	\$1,184,412 1,073,318	\$1,196,961 1,173,591
Foreign Companies	1888 1889	\$52,675,694 58,609,810	\$827,498 875,496	\$390,672 365,727	\$416,381 358,556
Mutual Companies	1889	\$3,617,875	\$75,357	\$41,542	\$34,928
Totals	1888 1889	\$255,047,545 279,187,419	\$3,571,968 3,807,798	\$1,694,858 1,730,756	\$1,719,746 1,748,942

The tables next following are continued from year to year, and give a comparative statement of the Michigan business transacted by the Stock Fire, and Inland Marine Insurance Companies doing business in the State from 1870 to 1889 inclusive:

*Michigan Fire and Inland Business, 1870 to 1889, Inclusive.*

Year.	Number Com- panies Report- ing.	Risks Written In Michigan.	Premiums Received in Michigan.	Losses in Michigan.	
				Paid.	Incurred.
1870	95	\$131,607,138 00	\$1,613,241 53	\$978,589 08	\$989,049 66
1871	59	196,469,945 00	1,647,507 24	942,946 22	1,063,961 54
1872	98	158,804,755 00	2,208,735 00	1,266,517 76	1,335,407 91
1873	106	164,478,795 00	2,505,333 23	1,386,806 47	1,496,461 81
1874	112	162,258,066 78	2,570,687 63	1,225,872 68	1,273,252 66
1875	121	163,574,578 00	2,532,605 31	1,350,148 06	1,371,084 09
1876	129	145,421,718 31	2,104,985 67	1,062,109 99	1,047,873 12
1877	122	148,146,379 58	1,898,638 73	1,319,083 82	1,360,658 22
1878	131	151,339,385 98	1,780,347 79	911,987 41	982,362 45
1879	126	161,558,490 78	1,829,188 75	1,064,005 69	1,028,996 06
1880	132	184,366,708 84	2,064,088 67	840,977 59	957,526 17
1881	129	192,545,901 47	2,419,101 01	1,539,960 53	1,579,273 39
1882	129	217,098,440 91	2,860,684 54	1,426,105 52	1,478,929 11
1883	130	226,976,328 00	3,243,667 42	1,648,793 33	1,717,804 47
1884	122	237,246,726 00	3,367,946 30	2,335,677 96	2,406,973 75
1885	121	229,188,597 00	3,274,608 83	1,894,286 86	1,968,064 85
1886	137	242,821,531 95	3,351,745 68	2,082,358 36	2,010,205 10
1887	137	243,635,511 77	3,409,419 13	2,007,234 80	1,969,229 00
1888	142	255,047,544 54	3,571,968 02	1,694,858 48	1,719,745 52
1889	142	275,519,744 39	3,732,440 51	1,689,214 07	1,709,014 12

*Michigan Inland Marine Business, 1870 to 1889, Inclusive.*

Year.	Number Com- panies Report- ing.	Inland Risks Written.	Inland Premiums Received.	Inland Losses Paid
1870.....	12	\$6,185,565	\$48,169 88	\$51,618 28
1871.....	5	4,194,560	74,500 67	24,324 64
1872.....	14	14,598,109	212,970 50	90,509 96
1873.....	17	18,667,255	258,608 47	147,446 44
1874.....	16	12,301,012	238,798 31	126,180 58
1875.....	16	10,846,667	180,962 38	96,890 71
1876.....	16	7,067,114	111,850 16	52,691 04
1877.....	18	9,596,387	96,890 01	73,421 88
1878.....	15	11,557,618	80,930 87	81,106 01
1879.....	22	13,145,624	76,422 58	42,829 92
1880.....	22	16,808,428	95,388 70	61,105 50
1881.....	25	12,358,109	115,014 78	46,256 66
1882.....	26	15,506,960	150,001 19	58,294 06
1883.....	23	15,984,602	128,449 40	107,744 64
1884.....	17	15,362,784	162,271 19	79,586 42
1885.....	16	11,007,580	97,837 24	48,154 71
1886.....	15	16,085,293	120,207 31	66,359 51
1887.....	17	12,637,084	99,154 23	114,742 81
1888.....	14	13,782,945	123,349 10	68,275 37
1889.....	17	25,970,955	192,310 61	116,762 30
Totals.....		\$268,552,491	\$2,658,920 48	\$1,439,250 44

*Average Rate of Premiums Charged on Fire and Marine Business, 1871 to 1889 Inclusive.*

Years.	Companies.	Number.	Michigan Business.		
			Risks Written.	Premiums.	Average Rate Charged.
Michigan Stock Companies.					
1871		3	\$18,901,201 00	\$250,708 07	1.32
1872		3	19,086,802 00	277,268 56	1.45
1873		3	17,134,838 00	277,409 08	1.61
1874		3	18,082,909 00	320,871 92	1.77
1875		3	18,553,841 00	287,304 93	1.53
1876		2	12,024,515 00	174,413 02	1.45
1877		2	12,136,235 00	149,880 57	1.23
1878		2	10,778,817 00	119,771 53	1.11
1879		2	12,262,679 00	115,449 50	.90
1880		1	10,312,106 00	96,987 15	.94
1881		2	12,420,945 00	148,547 27	1.19
1882		3	14,876,254 00	185,090 05	1.24
1883		3	14,991,950 00	178,078 75	1.19
1884		3	15,751,847 00	225,433 58	1.43
1885		3	18,466,909 00	273,741 57	1.43
1886		3	21,413,083 00	293,571 86	1.32
1887		3	20,185,853 00	277,981 94	1.37
1888		3	22,138,651 00	308,612 52	1.37
*1889		3	24,640,070 00	352,902 12	1.43
Companies of Other States.					
1871		51	101,569,197 00	1,197,169 45	1.17
1872		83	120,544,617 00	1,652,772 26	1.37
1873		92	130,371,714 00	1,983,423 67	1.43
1874		96	120,371,618 00	1,667,377 18	1.54
1875		105	123,999,386 00	1,556,179 11	1.49
1876		113	108,827,015 00	1,534,742 82	1.42
1877		101	116,210,426 00	1,473,949 45	1.26
1878		113	118,928,589 00	1,358,579 89	1.14
1879		106	125,063,912 00	1,390,377 11	1.11
1880		109	147,828,614 78	1,619,594 43	1.09
1881		103	147,723,627 00	1,782,886 88	1.21
1882		98	158,888,602 37	2,045,966 61	1.28
1883		101	154,504,818 00	2,242,194 21	1.45
1884		94	169,191,640 00	2,357,409 43	1.38
1885		94	162,069,736 00	2,238,755 81	1.38
1886		111	178,692,907 73	2,363,231 01	1.32
1887		109	177,356,322 13	2,378,309 91	1.34
1888		114	180,283,900 00	2,440,877 15	1.35
+1889		114	192,229,864 38	2,503,644 52	1.30

\* Average Fire Rate, 1.21.

† Average Fire Rate, 1.37.

*Average Rate of Premiums—Continued.*

Years.	Companies.	Number.	Michigan Business.		
			Risks Written.	Premiums.	Average Rate Charged.
Foreign Companies.					
1871		5	\$15,899,545 00	\$199,629 72	1.24
1872		10	18,723,246 00	280,635 80	1.49
1873		11	16,095,860 00	254,754 86	1.58
1874		13	16,987,002 00	277,884 76	1.64
1875		13	19,870,074 00	354,905 79	1.78
1876		14	21,157,742 00	344,781 66	1.63
1877		14	19,799,718 00	274,798 71	1.38
1878		16	21,632,028 00	282,196 37	1.30
1879		13	24,526,898 00	323,362 14	1.31
1880		22	26,225,967 00	367,506 39	1.40
1881		24	30,280,718 00	443,535 05	1.46
1882		28	43,823,584 54	629,617 88	1.45
1883		26	56,579,568 00	823,394 46	1.45
1884		25	52,308,289 00	804,703 19	1.58
1885		24	48,656,962 00	762,111 95	1.56
1886		23	42,670,844 56	704,569 72	1.65
1887		25	45,994,336 64	758,177 28	1.63
1888		25	52,675,093 65	827,496 35	1.57
†1889		25	58,609,810 01	875,498 87	1.32

† Average Fire Rate, 1.65.

Table No. II shows the standing of the Stock Fire, Fire-Marine & Marine Insurance Companies doing business in Michigan in 1889 as compared with 1888 to be as follows:

*Michigan Joint Stock Fire and Marine Companies.*

	1888.	1889.
Number of companies.....	3	3
Paid Capital.....	\$950,000	\$950,000
Re-insurance reserve.....	354,172	402,260
Unpaid losses.....	34,754	52,098
Other liabilities.....	282	5,546
Total liabilities, including capital.....	1,339,188	1,409,906
Admitted assets.....	1,987,977	2,016,545
Surplus on policy-holders' account.....	1,548,789	1,556,639
Surplus over capital.....	598,789	606,639

*Joint Stock Companies of other States.*

	1888.	1889.
Number of companies.....	111	110
Paid capital.....	\$54,357,210	\$53,557,310
Re-insurance reserve.....	38,290,419	60,369,200
Unpaid losses.....	6,064,759	6,514,837
Other liabilities.....	1,631,582	1,878,245
Total liabilities, including capital and excluding liability on special deposits.....	119,129,637	121,246,599
Admitted assets.....	156,523,258	157,678,847
Surplus on policy-holders' account.....	91,750,680	89,969,657
Surplus over capital.....	37,398,620	36,705,046
Assets not admitted.....	442,508	390,849
Special deposits.....	2,462,669	2,572,045
Liability on special deposits.....	1,214,332	1,073,083

*Foreign Fire and Marine Companies.*

	1888.	1889.
Number of companies.....	25	25
Deposit capital.....	\$5,000,000	\$5,000,000
Re-insurance reserve.....	20,098,984	21,167,090
Unpaid losses.....	2,774,216	2,820,458
Other liabilities.....	982,991	1,351,615
Total liabilities, including deposit capital and excluding liability on special deposits.....	27,817,129	28,949,421
Admitted assets.....	39,642,347	41,818,756
Surplus on policy-holders' account.....	17,825,218	17,969,335
Surplus over deposit capital.....	12,325,218	12,369,335
Assets not admitted.....	162	2,696
Special deposits.....	4,980,846	5,172,488
Liability on special deposits.....	1,588,941	1,389,782

*Summary of the three foregoing Tables, showing the standing of all the Joint Stock Fire and Marine Companies, December 31, 1889, as compared with that of 1888.*

	1888.	1889.
Number of companies.....	139	138
Paid capital.....	\$60,807,210	\$59,507,210
Re-insurance reserve.....	78,748,454	81,988,540
Unpaid losses.....	8,878,728	9,387,398
Other liabilities.....	2,614,885	3,285,406
Total liabilities, including capital and excluding liability on special deposits.....	147,785,954	151,605,726
Admitted assets.....	198,108,582	201,014,147
Surplus on policy-holders' account.....	110,624,837	108,915,631
Surplus over capital.....	50,317,627	49,681,919
Assets not admitted.....	442,670	393,545
Special deposits.....	7,443,515	7,744,533
Liability on special deposits.....	2,753,278	2,462,825

Table III shows the nature and amount of the assets of all the Stock Fire, Fire-Marine and Marine Insurance Companies doing business in this State for the year 1889 as compared with 1888 as below :

*Michigan Joint Stock Fire and Marine Companies.*

	1888.	1889.
Number of companies.....	3	3
Real estate.....	\$83,308	\$80,626
Bond and mortgage loans.....	1,471,472	1,572,346
United States bonds.....	82,400	
Corporation and municipal bonds.....	72,975	69,475
Loans on collateral security.....	78,000	94,300
Cash in companies' office or in banks.....	101,983	80,005
Premiums due and unpaid.....	58,099	73,542
Miscellaneous.....	44,740	46,250
Total assets.....	\$1,987,977	\$2,016,544
Increase in 1889.....		78,567



*Joint Stock Companies of other States.*

	1888.	1889.
Number of companies.....	111	110
Real estate.....	\$18,997,928	\$14,201,884
Bond and mortgage loans.....	\$1,445,787	\$2,001,981
United States bonds.....	19,882,216	16,408,778
Corporation and municipal bonds.....	66,458,210	72,441,127
Loans on collateral security.....	5,578,106	5,206,516
Cash in companies' offices and banks.....	10,496,498	8,883,694
Premiums due and unpaid.....	8,282,868	8,870,781
Miscellaneous.....	2,946,314	2,148,280
Total assets.....	\$158,965,926	\$160,250,891
Increase in 1889.....		1,284,965

*Foreign Companies.*

	1888.	1889.
Number of companies.....	25	25
Real estate.....	\$4,445,581	\$5,119,009
Bond and mortgage loans.....	3,571,200	8,787,900
United States bonds.....	17,879,788	16,299,408
Corporation and municipal bonds.....	11,454,918	13,628,980
Loans on collateral security.....	89,500	111,000
Cash in companies, offices and banks.....	3,423,101	3,287,042
Premiums due and unpaid.....	3,400,391	3,985,084
Miscellaneous.....	849,767	8,777,940
Total assets.....	\$44,623,194	\$46,491,248
Increase in 1889.....		1,868,049

*Summary of the foregoing tables, showing the aggregate amount and nature of assets of all Joint Stock Fire and Marine Insurance Companies doing business in Michigan in 1889 compared with that of 1888.*

	1888.	1889.
Number of companies.....	189	188
Real estate.....	\$18,520,786	\$19,401,468
Bond and mortgage loans.....	36,488,459	87,312,327
United States bonds.....	87,744,408	32,708,186
Corporation or municipal stocks or bonds.....	77,986,108	86,134,462
Loans on collateral security.....	5,783,606	6,501,816
Cash in companies' offices or in banks.....	14,021,582	12,250,682
Premiums due and unpaid.....	11,700,358	12,679,356
Miscellaneous.....	8,840,820	2,570,482
Total assets.....	\$205,547,097	\$208,758,679
Increase in 1889.....		\$3,211,582

Table IV shows the nature and amount of the liabilities of the Stock Fire, Fire-Marine and Marine Insurance Companies doing business in this State during the year 1889 as compared with 1888, as follows:

*Michigan Companies.*

	1898.	1899.
Number of companies.....	3	3
Unpaid losses.....	\$84,754	\$53,098
Re-insurance reserve.....	354,172	403,290
Other liabilities.....	262	5,548
Total liabilities, except capital.....	\$399,188	\$459,908

*Companies of other States.*

	1898.	1899.
Number of companies.....	111	110
Unpaid losses.....	\$6,064,758	\$6,514,837
Re-insurance reserve.....	51,331,398	53,137,177
Other liabilities.....	8,590,783	9,110,368
Total liabilities, except capital and liability on special deposits.....	\$65,986,939	\$68,762,382

*Foreign Companies.*

	1898.	1899.
Number of companies.....	25	26
Unpaid losses.....	\$2,774,215	\$3,820,459
Re-insurance reserve.....	19,634,095	20,684,394
Other liabilities.....	1,447,760	1,884,310
Total liabilities, except capital and liability on special deposits.....	\$23,856,070	\$25,389,163

*Totals of three foregoing Tables.*

	1898.	1899.
Number of companies.....	139	139
Unpaid losses.....	\$9,873,728	\$9,337,396
Re-insurance reserve.....	71,519,585	74,323,822
Other liabilities.....	10,088,755	10,950,126
Total liabilities, except capital and liability on special deposits.....	\$90,232,018	\$94,561,340

Table V exhibits the sources of income of the Stock Fire and Marine Insurance Companies for 1889 and is compared with that of 1888, in the following abstract from the table :

*Michigan Companies.*

	1888.	1889.
Number of companies.....	3	3
Fire premiums.....	\$577,885	\$623,136
Inland and marine premiums.....	57,645	107,048
Total premiums.....	\$635,530	\$730,184
Interest on mortgages.....	69,266	104,620
Interest on bonds and dividends on stocks, etc.....	26,608	15,075
Rents.....	1,446	1,389
From all other sources.....	57,404	4,615
Total income.....	\$790,054	\$855,863
Increase in 1889.....		65,829

*Companies of Other States.*

	1888.	1889.
Number of companies.....	111	110
Fire premiums.....	\$68,074,617	\$64,708,784
Inland and marine premiums.....	4,617,997	3,574,109
Total premiums.....	\$67,692,614	\$68,279,892
Interest on mortgages.....	1,848,041	1,665,258
Interest on bonds and dividends on stock, etc.....	4,328,568	4,588,094
Rents.....	515,225	554,682
From all other sources.....	186,104	152,450
Total income.....	\$74,565,547	\$75,235,871
Increase in 1889.....		667,824

*Foreign Companies.*

	1888.	1889.
Number of companies.....	25	25
Fire premiums.....	\$25,997,761	\$27,198,664
Inland and marine premiums.....	2,185,756	2,406,569
Total premiums.....	\$28,183,517	\$29,606,233
Interest on mortgages.....	282,676	166,121
Interest on bonds and dividends on stocks, etc.....	912,121	1,168,148
Rents.....	177,854	196,135
From other sources.....	18,093	80,834
Total income.....	\$29,519,261	\$31,219,471
Increase in 1889.....		1,700,210

Aggregate of the cash income of all the Stock Fire and Marine Insurance Companies, taken from the three foregoing tables:

1889 .....	\$107,310,726
1888 .....	104,874,862
Increase 1889 over 1888 .....	\$2,435,864

Table VI shows the nature of the expenditures of the Stock Fire, Fire-Marine, and Marine Insurance Companies doing business in Michigan for the year 1889, compared with that of 1888, as follows:

*Michigan Companies.*

	1888.	1889.
Number of companies.....	3	3
Dividends.....	\$45,000	\$79,000
Fire losses.....	277,397	383,638
Marine losses.....	28,664	70,541
Commissions and brokerage.....	109,987	122,184
Office salaries.....	32,271	37,999
Taxes.....	20,060	26,931
Other expenses.....	49,925	61,094
Total expenditures.....	\$568,794	\$781,387

*Companies of other States.*

	1888.	1889.
Number of companies.....	111	110
Dividends.....	\$5,413,503	\$5,708,499
Fire losses.....	36,433,483	39,506,024
Marine losses.....	3,504,213	3,043,896
Commissions and brokerage.....	12,519,613	12,987,614
Office salaries.....	5,117,418	5,457,985
Taxes.....	1,331,380	1,636,918
Other expenses.....	5,296,095	5,298,761
Total expenditures.....	\$69,815,708	\$78,809,681

*Foreign Companies.*

	1888.	1889.
Number of companies.....	25	25
Dividends.....		
Fire losses.....	\$15,762,095	\$17,972,460
Marine losses.....	925,495	1,222,612
Commissions and brokerage.....	5,054,233	5,408,541
Office salaries.....	1,827,391	1,938,859
Taxes.....	665,185	721,872
Other expenses.....	1,551,886	1,650,197
Total expenditures.....	\$25,786,285	\$28,910,541

Aggregate of the expenditures of all the companies taken from the three foregoing tables, 1889.....	\$108,301,608
1888.....	96,185,732
Increase in 1889 over 1888.....	\$7,135,876

The following summary of Table VII exhibits the entire business in the United States of the Stock Fire and Marine Insurance Companies doing business in this State, for the years 1888 and 1889; and also gives the ratio of assets to amount at risk, average premium rate on entire business, and on business in Michigan.

It will be seen from this table that the average rate of premium is slightly lower than it was in 1888.



Table VIII shows total cash income and expenditures, total cash premiums received, amount paid for losses and expenditures and the various percentages of the same, for 1889 as compared with the same for 1888:

*Michigan Companies.*

	1888.	1889.
Number of companies.....	3	3
Total income.....	\$790,064	\$895,894
Total expenditures.....	568,794	781,837
Per cent of expenditures to income.....	71.86	91.29
Premiums received.....	\$635,331	\$730,184
Losses paid.....	306,561	454,130
Per cent of losses to premiums.....	48.25	62.20
Expenses paid.....	\$212,232	\$248,207
Per cent of expenses to premiums.....	33.41	33.99

*Companies of other States.*

	1888.	1889.
Number of companies.....	111	110
Total income.....	\$74,565,547	\$75,285,871
Total expenditures.....	69,815,703	73,609,681
Per cent of expenditures to income.....	93.63	97.58
Premiums received.....	\$67,696,815	\$68,279,692
Losses paid.....	39,937,646	42,549,914
Per cent of losses to premiums.....	59.99	62.31
Expenses paid.....	\$24,462,764	\$25,356,278
Per cent of expenses to premiums.....	36.13	37.13

*Foreign Companies.*

	1888.	1889.
Number of companies.....	25	26
Total income.....	\$29,519,261	\$31,219,471
Total expenditures.....	25,796,235	28,910,541
Per cent of expenditures to income.....	87.25	92.60
Premiums received.....	\$23,133,517	\$29,606,233
Losses paid.....	16,637,590	19,196,072
Per cent of losses to premiums.....	59.31	64.83
Expenses paid.....	\$9,208,363	\$9,714,469
Per cent of expenses to premiums.....	32.71	32.81

*Totals of three foregoing Tables.*

	1888.	1889.
Number of companies.....	139	138
Total income.....	\$104,874,963	\$107,510,726
Total expenditures.....	96,165,782	103,301,608
Per cent of expenditures to income.....	91.69	96.26
Premiums received.....	\$96,467,663	\$98,616,510
Losses paid.....	56,981,797	62,200,186
Per cent of losses to premiums.....	59.10	63.07
Expenses paid.....	\$33,878,380	\$35,318,964
Per cent of expenses to premiums.....	35.12	35.81

## MUTUAL FIRE INSURANCE COMPANIES.

During the year 1889 three Mutual Fire Insurance Companies and one Mutual Marine Insurance Company were doing business in Michigan. The Mutual Fire Insurance Companies are entitled to write policies on manufacturing risks and their accessories only.

## MICHIGAN MUTUAL INSURANCE COMPANIES.

There were during last year sixty-four Mutual Fire Insurance Companies and two Mutual Cyclone, Tornado and Wind Storm Insurance Companies organized under the laws of, and authorized to transact business within, this State.

Since January 1, 1889, six Mutual Fire Insurance Companies have been organized under our laws, and have commenced business, viz.:

Farmers' Home, of Genesee county; office at Flint; June, 1889.

Farmers', of Manistee, Benzie and Mason counties; office at Bear Lake; August, 1889.

Tuscola County Farmers'; office at Caro; September, 1889.

Finlanders', of Houghton county; February, 1890; office at Red Jacket.

Farmers', of Mecosta county; March, 1890; office at Big Rapids.

Citizens'; March, 1890; office at Muskegon.

## IN HANDS OF RECEIVERS.

On the application of the Commissioner of Insurance two Mutual Fire Insurance Companies have been placed in the hands of Receivers, viz.:

Detroit Mutual, of Wayne, Washtenaw and Lenawee counties, July 11, 1889.

German American, of Wayne, Oakland and Livingston counties; February 14, 1890.

W. S. Walker was appointed Receiver for both companies.

## PETITIONS FOR RECEIVERS.

Petitions for the appointment of Receivers for the Farmers' Mutual Fire, of Kalkaska, Missaukee and Wexford counties, and the Farmers' Mutual Fire, of Lake, Osceola and Wexford counties, have been filed in the Circuit Courts for the Counties of Kalkaska and Wexford, respectively, and it is expected that the cases will be heard during the month of April.

## WOUND UP BUSINESS.

The Farmers' Mutual Fire Insurance Company, of Gratiot and Isabella counties has wound up its affairs and retired from business.

## COMPANIES RE-ORGANIZED.

After thirty years of successful business, the charters of the German Mutual Fire Insurance Company, of Washtenaw county, and of the Washtenaw Mutual Fire Insurance Company, of Washtenaw county, expired by constitutional limitation. Both of these companies have been re-organized under the same names, and are still in full and successful operation.



## EXAMINATIONS.

During the past year all but two or three of the Mutual Fire Insurance Companies have been examined by the examiners of this bureau, and in most cases they were found in excellent condition. In a few instances there appears to be a lack of careful business management, both as to the books of the companies and general affairs.

The following, from Table X of this report, shows the membership and amount of risk December 31, 1889, as compared with that for 1888:

	No. of Members.	Amount at Risk.
<i>Farm Mutuals:</i>		
December 31, 1889.....	97,089	\$161,272,602
December 31, 1888.....	93,649	155,678,832
Increase in 1889.....	3,440	\$5,598,770
<i>Other Mutuals:</i>		
December 31, 1889.....	6,043	\$9,900,942
December 31, 1888.....	6,850	7,484,487
Decrease in membership.....	807	
Increase in 1889. Amount in force.....		\$2,416,475
Total increase.....	3,133	\$8,015,245
<b>Total membership and amount at risk December 31, 1889.....</b>	<b>108,132</b>	<b>\$171,173,544</b>

Table XI exhibits the nature and amount of the resources and liabilities of all the Michigan Mutual Insurance Companies for the year ending December 31, 1889, as follows:

	Farm Mutuals.	Other Mutuals.
<i>Resources:</i>		
Number of companies.....	56	7
Cash on hand.....	\$46,719 47	\$60,672 51
Assessments outstanding.....	106,108 41	* 496,043 71
<b>Total available resources.....</b>	<b>\$151,828 88</b>	<b>\$546,716 22</b>
Doubtful resources.....	10,437 96	8,343 76
<i>Liabilities:</i>		
Claims for losses, including resisted claims.....	\$68,308 87	\$23,740 77
Due and to become due for borrowed money and interest.....	106,478 17	9,425 00
All other claims.....	5,380 20	27,918 47
<b>Total liabilities.....</b>	<b>\$196,112 24</b>	<b>\$61,064 24</b>
<b>Total available resources of Farmers' Mutual companies.....</b>	<b>\$151,822 88</b>	
<b>Total liabilities of Farmers' Mutual companies.....</b>	<b>196,112 24</b>	
<b>Excess of liabilities over resources reported.....</b>	<b>\$43,289 36</b>	
<b>Total available resources of other Mutual companies.....</b>		<b>\$546,916 22</b>
<b>Total liabilities of other Mutual companies.....</b>		<b>61,064 24</b>
<b>Excess of resources over liabilities.....</b>		<b>\$485,851 98</b>

\* Includes premium notes, etc.

Table XII shows the sources of income of the Michigan Mutual Insurance Companies for the year ending December 31, 1889, as follows:

*Income.*

	Farm Mutuals.	Other Mutuals.
Number of Companies.....	56	7
Cash balance December 31, 1888.....	\$33,071 96	\$29,254 25
Cash premiums.....	7,611 94	12,643 40
From assessments levied in 1888.....	215,817 55	38,865 87
From assessments of prior years.....	62,977 96	2,077 46
From fees and percentages.....	18,643 39	1,040 99
From loans.....	106,358 71	11,875 18
From all other sources.....	3,812 82	3,682 44
<b>Total income.....</b>	<b>\$450,394 30</b>	<b>\$194,344 59</b>
<b>Total income of all Michigan Mutuals.....</b>		<b>\$644,738 89</b>

Table XIII shows the nature and amount of expenditures of the Michigan Mutual Insurance Companies during the year 1889, as follows:

*Expenditures.*

	Farm Mutuals.		Other Mutuals.	
Number of companies.....		54		7
Losses of 1889 paid.....	\$175,280	83	\$58,894	64
Losses of previous years paid.....	69,229	98	17,490	32
Total losses paid.....	\$244,510	76	\$74,384	96
Loans.....	89,168	69	5,042	33
Interest.....	8,057	86	2,869	33
Salaries and fees.....	44,866	51	33,480	42
Stationery, postage, printing, etc.....	4,804	12	2,117	33
Miscellaneous.....	12,835	65	107,467	74
Total expenditures.....	\$403,743	59	\$128,641	11
Aggregate expenditures.....			\$532,384	70

Table XIV shows the number and origin of fires and amount of losses sustained by Michigan Mutual Insurance Companies during the year 1889, as follows:

	Farm Mutuals.	
	No.	Amount.
Number of companies reporting.....	56	
Lightning.....	102	\$21,745 10
Steam threshers.....	43	14,051 25
Incendiary.....	62	30,240 07
Defective chimneys or stovepipes.....	153	50,677 45
Field or forest fires.....	47	3,482 06
Unknown.....	231	64,795 49
Miscellaneous.....	253	49,077 12
Total.....	891	\$234,049 13

*Compilation of the Business of Mutual Fire Insurance Companies of Michigan—  
1860 to 1889, both inclusive.*

Number of Companies Organized December 31.	Membership.		Risks in Force.		Assessments Levied.		Losses Paid.	
	No. of Companies Re- porting.	Number Reported.	No. of Com- panies Re- porting.	Amount Reported.	No. of Com- panies Re- porting.	Amount Reported.	No. of Com- panies Re- porting.	Amount Reported.
1860	3	1	470	2	\$1,220,644			
1861	4	1	748	2	1,942,908			
1862	8	3	1,445	5	4,430,311		1	\$1,065 00
1863	24	12	6,368	16	12,363,545	1	9	2,994 00
1864	24	14	9,406	21	24,086,524	2	15	7,117 00
1865	24	21	18,583	21	27,745,779	13	14	12,091 00
1866	24	23	21,079	23	36,479,752	17	19	20,345 00
1867	24	23	22,774	23	44,053,474	19	20	37,565 00
1868	24	22	26,044	22	49,413,549	18	17	37,794 00
1869	25	23	28,649	23	56,059,570	20	17	45,317 00
1870	27	27	32,051	27	63,261,456	23	21	44,766 00
1871	28	28	35,376	28	69,696,181	26	24	90,647 00
1872	31	31	39,273	31	75,508,267	28	27	85,164 98
1873	31	31	41,537	31	80,525,684	24	27	104,080 56
1874	35	35	44,038	35	83,618,781	25	29	96,925 69
1875	38	37	47,254	37	92,204,349	30	29	109,380 55
1876	40	40	51,549	40	98,637,036	30	31	126,788 80
1877	41	41	56,890	41	106,036,135	31	36	150,266 66
1878	47	47	62,598	47	112,682,690	36	37	189,986 44
1879	48	48	69,535	48	120,247,287	40	39	189,987 78
1880	51	50	76,016	50	129,812,106	46	48	191,396 76
1881	55	53	82,231	53	137,180,284	39	47	188,652 17
1882	59	52	97,082	52	114,007,489	44	46	194,818 41
1883	60	53	91,624	53	151,215,628	53	49	177,767 44
1884	61	52	88,738	52	149,168,962	46	53	226,682 70
1885	63	53	87,582	53	148,275,406	46	51	242,764 78
1886	67	55	91,114	55	152,606,856	48	51	249,761 99
1887	72	60	98,877	60	156,001,365	49	53	259,650 88
1888	78	63	99,999	63	168,154,299	55	55	247,482 94
1889	79	63	106,132	63	171,173,544	55	56	300,343 62
							60	319,896 72

MICHIGAN STANDARD POLICY.

This form of fire insurance policy which was adopted by the Insurance Policy Commission on Dec. 26, 1888, went into general use by all of the fire insurance companies authorized to do business in this State (except the county mutuals and the Michigan Millers' Mutual Fire Ins. Co.), on the first day of July last which was the time fixed upon by the Commissioner of Insurance. I am pleased to state that so far as I have been able to learn, the policy has given the best of satisfaction to all persons concerned; the people like it, the agents like it, and I think the companies do also. Other States are adopting similar forms and it will not be a very long time before all fire insurance contracts will be practically the same over the entire country, after which time the construction put upon a policy by the courts of one State will apply to those of all other States having similar forms; this, it is believed, will have a tendency to prevent litigation to some extent.

## UNAUTHORIZED INSURANCE.

There is a considerable amount of this sort of business transacted in Michigan, some of which is placed by local agents but more of it through correspondence with outside companies and brokers. During the past year I have secured the arrest and conviction of a number of persons in this State who were engaged in this unlawful business. The Supreme Court of Tennessee has recently rendered a decision holding that a firm of insurance agents who procured a policy for a resident of that State in a company not authorized to transact business in Tennessee were liable to the assured for the amount of his loss under that policy, in default of payment of the same by the insuring company. Not having a copy of the decision before me, I take the liberty to quote from the last report of Hon. R. A. Maxwell, Superintendent of Insurance of the State of New York, as follows:

“\* \* \* In connection with this subject it may be mentioned that a very interesting decision was rendered, in January of the present year, by the Supreme Court of the State of Tennessee, which has an important and decidedly serious bearing upon the legal status of agents and brokers acting for unauthorized insurance companies. It seems that one T. L. Morton, of Tennessee, applied to Hart Brothers, insurance agents, for a policy of fire insurance on his stock of goods. They sent him a policy for \$500 in the Louisiana Insurance Company, of New Orleans. The Company had not complied with the insurance laws of Tennessee and had not been admitted to do business in that State. The property was destroyed by fire and the Insurance Company turned out to be insolvent and did not pay the loss. Thereupon Morton sued the insurance agents and recovered judgment against them for damage he had sustained. On appeal the Supreme Court affirmed the judgment, holding that defendants, the agents, were undertaking to do an unlawful and prohibited business; that in such undertaking they must be held to guarantee the solvency of the concern they represent to the extent of the requirements of the Tennessee statutes fixing the minimum amount of capital actually paid up in cash, as the condition to the right of a company to do business in the State, and that losses will be paid there; that the statute referred to was to protect the citizen policy holder and give him redress in the courts of the State; that if the company was not worth this minimum of \$200,000 in actual paid up cash capital, the undertaking of the agents supplies the want for the benefit of the insured, and if a loss occurs the agent must respond to the assured and look to his principal for indemnity; that his wrongful act has brought about the loss and he must sustain it. This decision is replete with good common sense, and as it was reached by the application of well-settled principles of the common law, which prevails in this and other States of the Union as well as in Tennessee, there is reason to hope and believe that the same principle will be maintained and declared by the courts of this and other States whenever a like case shall be brought before them for adjudication. Should the principle thus laid down by the Tennessee Supreme Court become generally known and recognized as law it would be the most effective blow yet struck at underground insurance.”

**Part II** of this report, which will follow soon, will contain detailed statements of the Life Insurance Companies, the Co-operative or Assessment Life and Accident Insurance Associations, and the Fidelity and Casualty Insurance Companies of this and other States, which were doing business in Michigan during the year 1889.

I desire to express my acknowledgment of the service rendered in preparing the statements and tables contained in this volume by Messrs. H. N. Lawrence, deputy commissioner, H. W. Walker, chief clerk, and Miss Van Wormer, assistant.

Respectfully,  
**HENRY S. RAYMOND,**  
*Commissioner of Insurance.*



STATISTICAL TABLES

CONNECTED WITH

FIRE INSURANCE,

FOR THE YEAR 1889.

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TABLE I. EXHIBIT OF FIRE AND INLAND

(See Appendix to this Table)

Name.	Location.	Fire Risks Written.
<i>Michigan Companies.</i>		
Detroit Fire & Marine	Detroit	\$8,109,526 00
Grand Rapids Fire Insurance Co.	Grand Rapids	4,579,985 00
Michigan Fire and Marine	Detroit	7,890,241 00
Total Michigan Companies		\$20,419,732 00
<i>Companies of Other States.</i>		
Etna	Hartford, Conn.	\$4,133,865 00
Agricultural	Watertown, N. Y.	672,522 00
Amazon	Cincinnati, O.	1,113,410 00
American	Boston, Mass.	677,292 00
American	Newark, N. J.	429,499 00
American Central	St. Louis, Mo.	828,252 00
American Fire	New York, N. Y.	678,068 00
American Fire	Philadelphia, Pa.	5,198,702 00
Anglo Nevada Assurance Cor.	San Francisco, Cal.	1,842,195 00
Artisans	Pittsburgh, Pa.	185,640 28
Aurora Fire and Marine	Cincinnati, O.	520,342 00
Boatman's Fire and Marine	Pittsburgh, Pa.	265,647 50
Boston Marine	Boston, Mass.	
Boyleston	Boston, Mass.	879,622 00
Broadway	New York, N. Y.	182,300 00
Buffalo German	Buffalo, N. Y.	2,546,963 00
California	San Francisco, Cal.	1,124,459 00
Citizens'	New York, N. Y.	1,215,528 00
Citizens'	Pittsburgh, Pa.	1,260,662 00
Commerce	Albany, N. Y.	540,342 00
Commercial Fire	San Francisco, Cal.	795,735 94
Commonwealth	New York, N. Y.	190,500 00
Concordia Fire	Milwaukee, Wis.	1,604,068 00
Connecticut Fire	Hartford, Conn.	3,788,048 00
Continental	New York, N. Y.	3,912,588 00
Cooper	Dayton, O.	1,192,300 00
Dwelling House	Boston, Mass.	1,918,075 00
Eagle Fire	New York, N. Y.	349,675 00
Empire State	Rochester, N. Y.	510,450 00
Equitable Fire and Marine	Providence, R. I.	750,392 00
Eureka Fire and Marine	Cincinnati, O.	697,802 00
Exchange Fire	New York, N. Y.	759,496 00
Farmers' Fire	York, Pa.	406,275 00
Farragut Fire	New York, N. Y.	292,490 00
Firemen's	Dayton, O.	721,189 00
Firemen's	Newark, N. J.	865,235 00
Fireman's Fund	San Francisco, Cal.	3,898,055 66
Fire Association	Philadelphia, Pa.	3,328,040 00
Fire Ins. Co. of the County of Philadelphia	Philadelphia, Pa.	253,666 00
Franklin	Columbus, O.	316,725 00
Franklin Fire	Philadelphia, Pa.	1,746,027 06
German	Freeport, Ill.	3,476,504 00
German American	New York, N. Y.	3,963,770 00
German Fire	Peoria, Ill.	596,725 00
German Fire	Pittsburgh, Pa.	359,782 00

<sup>a</sup> Company withdrawn from State.    <sup>b</sup> Did marine and inland business only.

## INSURANCE BUSINESS IN MICHIGAN DURING 1889.

*for Inland Business.)*

Business.	Premiums Received.	Losses Paid.	Losses Incurred.	Ratio of Loss Paid to		Average Premium Rate in Michigan on Fire Risks.
				Risks Written.	Premiums Received.	
	\$77,240 33	\$27,147 27	\$28,377 91	.0083	.951	.96
	69,311 57	33,241 06	33,147 48	.0066	.479	1.39
	102,122 65	36,561 68	35,851 98	.0049	.358	1.39
	<b>\$248,674 55</b>	<b>\$96,950 01</b>	<b>\$96,877 37</b>	<b>.0047</b>	<b>.389</b>	<b>1.21</b>
	\$78,082 78	\$56,978 27	\$53,055 40	.0137	.728	1.39
	8,524 99	1,872 43	1,256 40	.0016	.161	.98
	15,722 24	6,524 36	6,343 55	.0068	.414	1.41
	8,055 43	5,858 36	5,484 62	.0087	.726	1.20
	5,028 64	816 06	316 08	.0007	.062	1.17
	9,998 13	1,440 49	1,440 49	.0017	.144	1.20
	11,042 29	1,789 45	1,789 45	.0025	.157	1.33
	81,456 59	44,573 89	44,573 89	.0096	.547	1.56
	27,753 86	13,381 80	13,752 12	.0099	.442	2.06
	1,523 61	418 87	418 87	.008	.275	1.12
	5,723 40	3,158 49	3,158 49	.006	.551	1.09
	4,544 96	3,308 96	3,197 77	.0012	.722	1.73
	15,961 55	6,102 29	6,142 68	.0089	.334	1.30
	1,693 41	35 00	35 00	.0001	.020	.93
	29,010 73	10,772 16	13,686 49	.0042	.371	1.13
	29,969 52	15,886 42	12,873 98	.0141	.756	1.36
	17,636 52	5,987 78	5,497 11	.0048	.333	1.45
	23,270 13	13,550 74	14,576 87	.0107	.582	1.34
	7,013 35	2,183 61	1,567 70	.004	.311	1.29
	18,545 90	9,505 10	10,255 10	.0119	.511	2.33
	1,953 73					1.02
	24,394 62	11,628 54	10,924 75	.0072	.476	1.52
	57,043 66	10,787 77	11,091 29	.0023	.188	1.50
	62,806 02	46,398 19	41,206 02	.0012	.118	1.60
	18,529 76	6,158 48	6,991 11	.0051	.332	1.55
	14,593 75	8,308 32	12,643 39	.0043	.569	.76
	2,959 27	45 30	45 30	.0001	.015	.82
	11,033 87	7,368 64	7,368 64	.014	.667	2.16
	11,924 48	4,139 52	4,532 02	.0065	.347	1.59
	8,972 26	5,925 47	5,363 94	.0085	.660	1.28
	10,297 63	4,426 75	4,426 75	.0058	.429	1.35
	6,708 66	1,586 14	1,586 14	.0089	.236	1.65
	3,021 18	230 36	230 36	.0007	.076	1.03
	9,498 66	2,760 31	2,760 31	.0088	.230	1.24
	4,158 74	1,167 99	1,182 24	.0081	.231	1.13
	45,363 16	29,442 89	25,635 02	.0068	.640	1.35
	53,190 40	23,367 77	24,379 26	.0071	.443	1.60
	4,063 38	448 88	631 13	.0017	.111	1.59
	3,255 55	1,218 24	1,218 24	.004	.374	1.08
	27,391 50	6,623 92	4,765 99	.0087	.241	1.56
	55,719 98	27,762 45	25,912 55	.0079	.498	1.60
	59,715 47	11,864 86	7,217 37	.0080	.200	1.54
	7,857 90	1,633 30	2,114 10	.0027	.210	1.31
	4,785 60	2,347 58	1,747 58	.0063	.488	1.33

TABLE I.—EXHIBIT OF FIRE AND INLAND INSURANCE

	Name.	Location.	Fire
			Risks Written.
Companies of other States.			
Germania Fire	New York, N. Y.	\$3,596,159 00	
Germania Fire and Marine	Cincinnati, O.	813,058 00	
Girard Fire and Marine	Philadelphia, Pa.	1,604,688 00	
Glens Falls	Glens Falls, N. Y.	1,148,122 00	
Granite State Fire	Portsmouth, N. H.	537,159 00	
Greenwich	New York, N. Y.	432,772 00	
Guardian Fire	New York, N. Y.	72,700 00	
Hanover Fire	New York, N. Y.	2,431,056 00	
Hartford Fire	Hartford, Conn.	7,733,980 00	
* Hekla Fire	Madison, Wis.	296,291 00	
* Hibernia	New Orleans, La.		
Home	New York, N. Y.	10,808,943 00	
Insurance Company of North America	Philadelphia, Pa.	5,564,073 00	
Insurance Company of the State of Pennsylvania	Philadelphia, Pa.	560,116 00	
Kings County Fire	Brooklyn, N. Y.	118,178 00	
Liberty	New York, N. Y.	1,340,792 00	
Long Island	Brooklyn, N. Y.	367,160 00	
Manufacturers and Builders' Fire	New York, N. Y.	921,818 00	
Manufacturers and Merchants'	Pittsburgh, Pa.	240,660 00	
Mechanics'	Philadelphia, Pa.	291,996 00	
Mercantile	Cleveland, O.	992,447 00	
Mercantile Fire and Marine	Boston, Mass.	824,402 00	
Merchants'	Newark, N. J.	1,691,026 75	
Merchants'	Providence, R. I.	661,217 00	
Milwaukee Mechanics'	Milwaukee, Wis.	1,929,996 00	
National Fire	Hartford, Conn.	3,646,450 00	
National Fire	New York, N. Y.	214,210 00	
Newark Fire	Newark, N. J.	532,813 38	
New Hampshire Fire	Manchester, N. H.	2,203,898 00	
New York Fire	New York, N. Y.	289,888 00	
New York Bowery Fire	New York, N. Y.	962,233 00	
Niagara Fire	New York, N. Y.	3,722,274 00	
North American	Boston, Mass.	235,784 00	
Northwestern National	Milwaukee, Wis.	3,166,925 00	
Ohio	Dayton, O.	1,007,751 00	
Ohio Farmers	LeRoy, O.	14,905,837 00	
Orient	Hartford, Conn.	2,415,128 00	
Pacific Fire	New York, N. Y.	461,183 00	
Park Fire	New York, N. Y.	85,491 00	
Packers and Provision Dealers'	Chicago, Ill.	210,940 00	
Pennsylvania Fire	Philadelphia, Pa.	1,686,675 00	
Peoples'	Pittsburgh, Pa.	834,196 40	
People's Fire	Manchester, N. H.	1,127,211 91	
People's Fire	New York, N. Y.	381,671 00	
Phenix	Brooklyn, N. Y.	5,546,065 00	
Phoenix	Hartford, Conn.	7,243,385 00	
Providence Washington	Providence, R. I.	970,520 00	
Prudential Fire	Boston, Mass.	169,500 00	
Prudential Fire	New York, N. Y.	149,600 00	
Reading Fire	Reading, Pa.	343,382 00	
Rochester German	Rochester, N. Y.	2,179,077 00	
Rutgers Fire	New York, N. Y.	483,659 00	
Security	New Haven, Conn.	1,593,549 00	
Security	Cincinnati, O.	697,802 00	
Springfield Fire and Marine	Springfield, Mass.	2,846,948 00	
Spring Garden	Philadelphia, Pa.	729,065 00	
Standard Fire	New York, N. Y.	207,885 00	
St. Paul Fire and Marine	St. Paul, Minn.	1,523,580 00	
Sun	San Francisco, Cal.	347,492 00	
Teutonia Fire	Philadelphia, Pa.	135,305 00	

\* Company withdrawn from State.

## BUSINESS IN MICHIGAN DURING 1889.—Continued.

Business.			Ratio of Loss Paid to		Average Premium Rate in Michigan on Fire Risks.
Premiums Received.	Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	
443,295 09	\$17,172 14	\$19,189 87	.0047	.386	1.20
11,113 94	2,661 58	2,701 65	.0053	.239	1.36
17,568 72	2,319 80	2,319 80	.0013	.126	1.08
10,970 10	4,344 17	4,344 17	.0087	.392	.95
6,271 21	4,067 87	4,587 87	.0076	.651	1.15
5,094 75	4,862 97	2,347 82	.0112	.356	1.20
815 52					1.12
35,273 05	11,775 56	10,994 22	.0048	.333	1.45
97,808 88	58,434 59	63,352 35	.0007	.597	1.26
4,782 35	1,159 32	1,159 32	.0089	.242	1.61
117,214 92	72,801 89	75,273 29	.0070	.621	1.18
87,889 56	58,170 76	55,763 23	.0095	.604	1.37
7,697 60	7,462 50	4,286 98	.0133	.969	1.37
1,228 20	3,437 50		.0290	2.800	1.04
23,496 23	9,454 65	4,994 65	.0070	.331	2.11
3,153 90	188 21	90 38	.0005	.059	.85
9,514 32	3,755 23	4,126 88	.0040	.394	1.09
2,383 24	1,580 97	1,558 97	.0064	.655	.90
2,646 08	756 74	756 74	.0029	.409	.98
11,358 06	4,648 44	4,532 40	.0046	.400	1.14
10,405 77	7,024 40	4,786 78	.0085	.675	1.26
23,068 86	8,638 12	7,206 27	.0061	.374	1.86
10,417 95	4,139 52	4,585 02	.0062	.397	1.57
27,099 87	8,390 19	8,390 19	.0043	.309	1.40
37,593 90	17,200 27	19,698 59	.0047	.296	1.57
2,557 67	3,673 10	2,173 10	.017	1.436	1.19
7,465 14	2,904 08	2,854 12	.0064	.399	1.40
23,954 72	5,883 29	7,473 54	.0026	.245	1.08
3,406 98	706 00	806 00	.0024	.207	1.17
11,131 54	4,157 80	4,807 37	.0043	.371	1.16
71,436 01	37,635 67	37,760 11	.0101	.526	1.92
2,660 92	2,601 49	1,114 99	.0110	.978	1.13
34,984 20	12,348 19	17,285 49	.0039	.353	1.10
12,212 62	5,524 10	6,194 25	.0064	.452	1.21
119,704 88	57,125 65	57,125 65	.0089	.477	.83
34,764 19	13,764 45	15,436 87	.0066	.395	1.43
5,213 96	484 06	2,222 88	.0010	.092	1.13
735 03					.80
2,221 71	338 94	338 98	.0016	.152	1.05
33,573 77	11,976 78	10,662 37	.0065	.353	1.32
13,702 00	8,310 45	9,310 45	.0099	.806	1.64
16,058 92	8,155 80	6,656 90	.0072	.507	1.42
3,804 59	673 78	906 60	.0017	.177	.99
83,345 43	33,370 53	34,127 45	.0060	.400	1.50
93,439 88	44,958 28	44,025 28	.006	.481	1.29
12,209 74	4,001 14	3,966 14	.0041	.327	1.25
2,908 80	103 36	103 36	.0006	.085	1.72
1,789 62					1.19
3,684 57	313 40	312 03	.0009	.085	1.07
27,743 47	8,420 55	8,269 75	.0038	.303	1.27
5,123 05	426 96	426 89	.0008	.063	1.06
21,571 25	10,706 62	11,609 62	.006	.496	1.85
8,972 28	3,925 47	5,363 94	.0085	.664	1.28
46,278 64	15,064 77	14,462 65	.0053	.325	1.62
9,738 22	10,002 05	10,169 35	.0137	1.027	1.33
2,055 66	883 75	478 75	.0018	.136	.99
25,621 13	14,666 70	14,968 27	.0097	.379	1.68
4,145 85	2,244 24	2,244 24	.0064	.341	1.19
1,850 30	678 78	678 78	.0060	.502	1.00

TABLE I.—EXHIBIT OF FIRE AND INLAND INSURANCE

Name.	Location.	Fire Risks Written.
Companies of other States.		
Teutonia Fire and Marine.....	Dayton, O.....	\$815,185 00
Traders.....	Chicago, Ill.....	2,208,834 00
Union.....	San Francisco, Cal.....	1,626,850 00
Union.....	Philadelphia, Pa.....	982,450 00
Union Fire.....	Buffalo, N. Y.....	227,291 00
United Firemen's.....	Philadelphia, Pa.....	375,750 00
United States Fire.....	New York, N. Y.....	337,902 50
Western.....	Pittsburgh, Pa.....	451,827 00
Westchester Fire.....	New York, N. Y.....	3,713,550 00
Williamsburgh City Fire.....	Brooklyn, N. Y.....	1,638,494 00
Totals—Companies of other States.....		\$179,232,627 34
MUTUAL FIRE COMPANIES OF OTHER STATES.		
Minneapolis Mutual.....	Minneapolis, Minn.....	\$344,990 00
Mutual Fire.....	Chicago, Ill.....	2,490,833 58
Western Manufacturers' Mutnal Ins. Co.....	Chicago, Ill.....	781,851 25
Totals—Mutual Companies.....		\$3,617,674 83
Companies of Foreign Governments.		
British America Assurance Co.....	Toronto, Can.....	\$1,855,532 00
<sup>b</sup> British and Foreign Marine (limited).....	Liverpool, Eng.....	
City of London Fire (limited).....	London, Eng.....	431,674 00
Commercial Union Assurance Co.....	London, Eng.....	5,285,212 00
Guardian Life and Fire Assurance Co.....	London, Eng.....	1,102,396 91
Hamburg Bremen, Fire.....	Hamburg, Ger.....	1,756,181 00
Imperial Fire.....	London, Eng.....	1,776,443 00
Lancashire.....	Manchester, Eng.....	2,064,101 00
Lion Fire.....	London, Eng.....	585,850 00
Liverpool and London and Globe.....	Liverpool, Eng.....	5,029,515 00
London Assurance Corporation.....	London, Eng.....	1,614,661 00
London and Lancashire, Fire.....	Liverpool, Eng.....	2,650,542 00
<sup>b</sup> Mannheim.....	Mannheim, Ger.....	
<sup>b</sup> Marine (limited).....	London, Eng.....	
North British and Mercantile.....	London, Eng.....	5,416,011 00
Northern Assurance Co.....	London, Eng.....	2,076,921 56
Norwich Union Fire.....	Norwich, Eng.....	1,728,657 00
Phoenix Assurance Co.....	London, Eng.....	2,286,707 00
Queen.....	Liverpool, Eng.....	2,347,930 00
Royal.....	Liverpool, Eng.....	2,585,476 44
Scottish Union and National.....	Edinburgh.....	785,990 00
Sun Fire Office.....	London, Eng.....	5,923,190 00
Transatlantic Fire.....	Hamburg, Ger.....	782,350 00
<sup>b</sup> Union Marine (limited).....	Liverpool, Eng.....	
Western Assurance Co.....	Toronto, Can.....	1,776,109 00
Totals—{ Foreign companies.....		\$49,996,429 91
{ Companies of other States.....		179,232,627 38
{ Michigan companies.....		20,419,732 00
Aggregates of stock companies.....		\$249,548,789 29
Mutual companies of other States.....		3,617,674 83
Totals—Stock and Mutual companies.....		\$253,166,464 12

<sup>b</sup> Did marine and inland insurance only.

1889.]

## COMMISSIONER OF INSURANCE.

xxix

BUSINESS IN MICHIGAN DURING 1889.— *Concluded.*

Business.			Ratio of Loss Paid to		Average Premium Rate in Michigan on Fire Risks.
Premiums Received.	Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	
\$10,401 61	\$6,254 55	\$6,254 55	.0076	.801	1.27
48,333 02	30,657 05	27,761 53	.0138	.634	2.18
28,837 56	22,784 24	24,106 74	.0140	.790	1.77
13,533 22	10,841 96	6,579 08	.0116	.797	1.45
2,872 53	967 75	967 75	.004	.333	1.26
4,664 66	311 46	661 46	.0008	.086	1.54
2,676 06	11 50	11 50	.00008	.004	.79
5,466 60	3,723 21	3,723 21	.0008	.350	1.21
48,621 06	13,653 19	15,274 98	.008	.280	1.80
15,894 54	5,577 12	6,511 94	.0084	.350	.97
<b>\$2,465,425 86</b>	<b>\$1,151,027 86</b>	<b>\$1,128,196 91</b>	<b>.0064</b>	<b>.466</b>	<b>1.37</b>
\$7,844 93	\$8,196 18	\$8,919 88	.0238	1.044	2.28
51,842 34	30,592 21	24,906 42	.0122	.590	2.08
15,670 19	2,753 14	1,099 78	.0085	.175	2.00
<b>\$75,857 46</b>	<b>\$41,541 53</b>	<b>\$34,928 08</b>	<b>.0114</b>	<b>.551</b>	<b>2.08</b>
\$35,302 21	\$12,526 92	\$11 268 20	.006	.354	1.90
8,912 45	5,633 91	4,708 88	.0180	.682	2.06
92,065 79	43,046 44	45,223 08	.0091	.467	1.78
17,255 41	5,349 89	4,431 36	.0048	.310	1.56
29,274 08	9,243 47	8,138 47	.0052	.315	1.66
37,667 17	19,867 48	19,067 47	.0109	.513	2.12
39,584 99	12,621 87	8,491 88	.0061	.327	1.87
7,433 46	4,479 56	4,741 28	.0075	.602	1.24
86,654 08	24,128 01	22,468 01	.0047	.278	1.72
25,607 40	6,898 05	5,847 05	.0042	.269	1.58
51,465 86	16,169 44	15,357 71	.0061	.314	1.94
92,241 93	44,058 66	44,438 21	.0081	.477	1.86
36,979 17	9,504 64	6,709 12	.0045	.257	1.78
33,357 76	15,282 68	10,812 42	.0088	.458	1.98
85,043 98	7,350 44	7,479 00	.0082	.209	1.53
47,020 20	21,732 69	19,733 69	.0082	.462	2.00
36,506 30	21,464 30	19,004 30	.0082	.597	1.40
9,578 89	6,276 63	5,378 10	.0079	.655	1.22
68,139 00	29,091 00	28,352 00	.0047	.412	1.14
9,960 68	3,724 07	3,768 56	.0047	.367	1.19
37,569 23	7,507 23	5,238 43	.0042	.272	1.56
\$326,029 49	\$324,473 88	\$300,666 72	.0065	.392	1.65
2,465,425 86	1,151,027 86	1,128,196 91	.0064	.466	1.37
248,674 55	96,950 01	96,877 37	.0047	.389	1.21
\$3,540,129 90	\$1,572,451 77	\$1,535,741 00	.0063	.444	1.41
75,857 46	41,541 53	34,928 08	.0114	.551	2.08
<b>\$3,615,487 36</b>	<b>\$1,613,998 30</b>	<b>\$1,570,669 08</b>	<b>.0063</b>	<b>.446</b>	<b>1.42</b>

## APPENDIX TO TABLE I.

		Inland
Name.	Location.	Risks Written.
Detroit Fire and Marine.....	Detroit.....	\$1,952,337 00
Michigan Fire and Marine.....	Detroit.....	2,307,951 00
Ætna.....	Hartford, Conn.....	11,902,983 00
* Boston Marine.....	Mass.....	64,625 00
Commercial Mutual.....	New York.....	567,690 00
Greenwich.....	New York.....	15,150 00
Insurance Company of North America.....	Pennsylvania.....	94,576 00
Manufacturers and Merchants'.....	Pennsylvania.....	118,270 00
Mercantile.....	Cleveland, O.....	461,143 00
St. Paul Fire and Marine.....	St. Paul, Minn.....	268,350 00
Union.....	Philadelphia, Pa.....	104,290 00
British and Foreign Marine.....	Liverpool, Eng.....	2,232,982 00
Commercial Union Assurance Co.....	England.....	4,694,881 00
Mannheim.....	Germany.....	354,601 00
Marine (limited).....	London, Eng.....	676,936 00
Union Marine (limited).....	England.....	47,170 00
Western Assurance Company.....	Toronto, Canada.....	702,970 10
Totals.....		\$25,970,955 10

## RECAPITULATION.

Michigan Companies.....	\$4,260,338 00
Companies of other States.....	12,997,237 00
Foreign Companies.....	8,713,380 10
Totals.....	\$25,970,955 10

a Company withdrawn from State.

## APPENDIX TO TABLE I.

## Marine Business.

			Ratio of Loss Paid to		Average Premium Rate in Michigan on Inland Risks.
Premiums Received.	Losses Paid.	Losses Incurred.	Risks Written.	Premiums Received.	
\$35,646 61	\$19,218 81	\$29,890 71	.009	.589	1.82
68,580 96	34,005 86	50,158 80	.0147	.494	2.97
11,157 08	10,263 60	10,203 60	.0009	.914	.09
746 04	None.	None.			1.13
11,305 85	900 17	6,000 00	.0015	.079	1.99
51 40	18 95	18 95	.0012	.371	.12
897 74	506 88	506 88	.0053	.551	.94
646 59	197 76	1,447 76	.0016	.905	.54
12,317 78	9,775 35	16,584 55	.0212	.786	2.67
909 95	381 97	381 97	.0014	.420	.38
185 93	900 00	900 00	.0028	1.621	.17
6,644 08	1,506 82	2,795 82	.0006	.227	.29
28,489 18	32,292 32	32,292 32	.0088	1.125	.61
2,454 32	5,475 97	5,475 97	.0152	2.235	.68
9,737 61	1,762 00	11,677 00	.0025	.179	1.44
62 74					.13
2,276 45	214 34	5,648 79	.0008	.941	.32
\$192,310 61	\$116,762 30	\$178,273 12	.0044	.607	.74
\$104,227 57	\$58,224 17	\$79,949 51	.0124	.509	2.44
38,218 66	22,284 68	35,893 71	.0017	.583	.29
49,864 38	41,253 45	57,999 80	.0047	.827	.57
\$192,310 61	\$116,762 30	\$178,273 12	.0044	.607	.74



TABLE II. *Summary of the Standing of Stock Fire and Fire Marine Insurance*

Name and Location.	Paid Capital.	Admitted Assets (Excluding Special Deposits.)	Liabilities.	
			Re-Insurance Reserve.	Unpaid Losses.
<i>Michigan Companies.</i>				
Detroit Fire and Marine, Detroit.....	\$350,000	\$971,310 34	\$181,168 25	\$18,780 87
Grand Rapids Fire Insurance Co., Gd. Rapids.....	200,000	310,118 71	63,374 90	7,309 95
Michigan Fire and Marine, Detroit.....	400,000	785,115 50	207,716 82	26,007 45
Total—Michigan Companies.....	\$950,000	\$2,016,544 55	\$402,259 97	\$52,098 21
<i>Companies of Other States.</i>				
Aetna, Hartford, Conn.....	\$4,000,000	\$9,779,814 65	*\$2,109,510 67	\$200,231 69
Agricultural, Watertown, N. Y. ....	500,000	2,168,908 61	1,231,961 78	66,265 10
Amazon, Cincinnati, O. ....	800,000	530,476 15	160,025 81	25,052 98
American, Boston, Mass. ....	300,000	591,187 81	172,800 29	37,684 66
American, Newark, N. J. ....	600,000	2,048,584 12	379,127 73	39,387 40
American Central, St. Louis, Mo. ....	600,000	1,344,353 49	428,006 79	66,526 53
American Fire, New York, N. Y. ....	400,000	1,900,842 08	391,732 46	46,613 44
American Fire, Philadelphia, Pa. ....	500,000	2,567,669 97	*1,592,918 58	177,327 65
Anglo Nevada Assurance Co., San Francisco, Cal. ....	2,000,000	2,519,552 99	454,104 20	68,090 09
Artisans, Pittsburgh, Pa. ....	100,000	140,713 08	19,136 53	7,384 78
Aurora Fire and Marine, Cincinnati, O. ....	100,000	170,306 63	56,940 31	1,461 22
Boylston, Boston, Mass. ....	557,200	906,129 20	206,920 98	23,313 70
Broadway, New York, N. Y. ....	200,000	458,813 49	36,737 01	6,150 00
Buffalo German, Buffalo, N. Y. ....	200,000	1,374,765 79	322,703 49	13,332 32
California, San Francisco, Cal. ....	600,000	1,197,374 60	446,062 52	98,536 00
Citizens', New York, N. Y. ....	800,000	1,126,496 92	482,909 78	58,867 01
Citizens', Pittsburgh, Pa. ....	500,000	728,574 32	174,187 37	27,517 79
Commerce, Albany, N. Y. ....	200,000	353,801 53	70,602 82	14,100 00
Commonwealth, New York, N. Y. ....	500,000	658,301 53	110,822 02	17,200 00
Concordia Fire, Milwaukee, Wis. ....	200,000	544,166 97	270,996 66	14,960 20
Connecticut Fire, Hartford, Conn. ....	1,000,000	2,128,592 99	745,168 98	90,274 05
Continental, New York, N. Y. ....	1,000,000	5,192,773 91	2,470,343 24	162,584 26
Cooper, Dayton, O. ....	100,000	271,361 91	65,691 22	9,535 20
Dwelling House, Boston, Mass. ....	300,000	567,758 72	*263,752 68	12,969 90
Eagle Fire, New York, N. Y. ....	300,000	1,181,626 09	121,841 98	9,202 33
Empire State, Rochester, N. Y. ....	200,000	345,954 73	87,642 52	24,067 28
Equitable Fire and Marine, Providence, R. I. ....	300,000	539,944 60	155,431 17	32,612 00
Eureka Fire and Marine, Cincinnati, O. ....	100,000	260,437 02	59,414 44	5,238 70
Exchange Fire, New York, N. Y. ....	200,010	421,023 67	131,533 78	24,850 00
Farmers' Fire, York, Pa. ....	200,000	564,475 45	*264,980 84	25,167 00
Farragut Fire, New York, N. Y. ....	200,000	406,203 97	114,545 76	9,921 46
Firemen's, Dayton, O. ....	250,000	453,731 57	149,579 12	29,545 16
Firemen's, Newark, N. J. ....	600,000	1,720,156 41	211,467 26	17,523 28
Fireman's Fund, San Francisco, Cal. ....	1,000,000	3,361,717 79	844,216 68	108,006 20
Fire Association, Philadelphia, Pa. ....	500,000	4,416,219 67	*3,177,353 18	158,416 81
Fire Ins. Co. of the County of Phil., Phil. Pa. ....	400,000	855,594 83	*275,499 27	30,544 68
Franklin, Columbus, O. ....	200,000	375,016 50	148,375 42	2,850 00
Franklin Fire, Philadelphia, Pa. ....	400,000	3,174,357 04	*1,874,120 89	30,754 43
German, Freeport, Ill. ....	200,000	2,452,621 09	1,682,060 75	98,423 59
German American, New York, N. Y. ....	1,000,000	5,419,346 91	2,087,339 11	200,253 31
German Fire, Peoria, Ill. ....	300,000	433,221 67	85,435 54	8,000 00
German Fire, Pittsburgh, Pa. ....	200,000	487,730 26	171,146 27	11,067 43
Germania Fire, New York, N. Y. ....	1,000,000	2,815,136 64	1,081,339 67	151,730 82
Germania Fire and Marine, Cincinnati, O. ....	100,000	143,541 65	34,451 11	4,802 67
Girard Fire and Marine, Philadelphia, Pa. ....	300,000	1,424,468 60	*392,667 63	27,143 76

\* Includes entire deposit on perpetuals.

*Companies of this and other States doing business in the State of Michigan, Dec. 31, 1889.*

Liabilities.		Surplus as	Surplus over,	Assets not	Liabilities	Special
Other	Total Liabilities	Regards	or Impairment	Admitted.	on Special	Deposits.
Liabilities.	Including Capital and Excluding Liabilities on Special Deposits.	Policy-Holders.	of Capital.		Deposits.	
\$4,499 81	\$504,418 87	\$816,891 47	\$466,891 47			
1,077 98	271,762 78	238,355 98	88,855 98			
	688,724 27	501,891 28	101,891 28			
\$5,547 74	\$1,400,906 92	\$1,556,688 63	\$606,688 63			
\$79,912 77	\$6,286,842 90	\$7,490,971 75	\$8,490,971 75		\$100,812 28	\$291,895 00
19,348 86	1,817,575 24	851,228 87	351,228 87			
1,719 90	486,798 19	348,677 96	43,677 96			25,000 00
7,096 24	506,151 19	588,086 62	88,086 62	\$4,700 00		
14,716 88	1,083,731 01	1,614,858 11	1,014,858 11	61,610 51		
14,102 59	1,108,634 91	840,718 58	240,718 58			
38,280 73	876,871 03	824,170 40	424,170 40			
2,331 29	2,272,577 52	796,092 45	296,092 45			75,000 00
7,111 81	2,519,969 78	1,999,568 21	-416 79		9,886 82	50,000 00
768 90	121,289 61	119,423 42	19,423 42	1,211 47		
408 20	158,809 73	111,496 90	11,496 90			
11,824 91	804,159 59	659,169 61	101,969 61			
2,823 37	245,210 88	413,608 11	213,608 11			
9,426 59	550,462 60	1,024,308 19	824,308 19			
6,397 70	1,135,896 46	662,083 14	62,083 14		10,449 76	50,000 00
21,924 01	867,951 72	568,545 20	268,545 20		5,649 08	40,000 00
5,283 29	706,938 45	521,635 87	21,635 87			
1,062 37	285,755 19	268,046 34	68,046 34			
4,877 35	632,905 37	520,896 16	20,896 16			
6,201 08	492,157 94	252,009 08	52,009 08			
	1,765,398 08	1,368,254 96	368,254 96		60,100 00	219,100 00
93,142 52	3,746,070 02	2,446,703 89	1,446,703 89			25,000 00
	196,526 42	176,335 49	76,335 49			
6,890 00	583,622 38	304,135 89	4,135 89			
5,706 97	496,750 28	994,875 81	694,875 81			
	311,729 80	294,224 93	34,224 93			
3,016 20	491,059 37	375,883 23	75,883 23			
2,273 79	160,970 93	199,466 09	99,466 09			
4,398 90	360,787 06	260,246 59	60,246 59			
2,753 28	522,651 12	241,624 38	41,624 38			
4,722 28	329,169 45	277,014 52	77,014 52	4,000 00		
3,423 51	431,547 79	302,183 78	52,183 78			
4,682 35	883,872 89	1,486,485 52	886,485 52			
46,654 37	1,964,486 71	1,897,221 08	397,221 08		9,880 54	50,000 00
	3,799,371 99	1,116,847 68	616,847 68	121,650 00	36,398 00	50,000 00
6,334 92	712,378 87	543,215 96	143,215 96			
	351,725 42	228,291 14	23,291 14			
8,293 37	2,813,158 69	1,261,198 35	861,198 35			
25,128 50	1,996,607 84	656,013 25	456,013 25			
54,564 37	3,238,841 88	3,180,506 58	2,180,506 58		58,314 41	125,000 00
9,037 22	402,462 76	330,759 11	80,759 11			
5,066 92	337,280 62	230,449 64	80,449 64			
28,932 65	2,154,941 80	1,660,194 84	660,194 84		52,191 34	150,000 00
14,614 06	133,847 84	89,663 81	-10,806 19			
34,260 89	954,072 28	770,896 32	470,896 32	57,980 00		

TABLE II.—SUMMARY OF STANDING OF COMPANIES.—Continued.

Name and Location.	Paid Capital.	Admitted Assets (Excluding Special Deposits.)	Liabilities.	
			Re-Insurance Reserve.	Unpaid Losses.
Companies of Other States.				
Glens Falls, Glens Falls, N. Y.	\$200,000	\$1,781,770 08	\$550,996 92	\$28,784 86
Granite State Fire, Portsmouth, N. H.	200,000	456,673 12	190,422 29	22,442 18
Greenwich, New York, N. Y.	200,000	1,439,796 84	674,924 99	192,637 98
Guardian Fire, New York, N. Y.	200,000	270,875 20	40,084 30	17,400 00
Hanover Fire, New York, N. Y.	1,000,000	2,459,823 47	890,026 68	115,908 67
Hartford Fire, Hartford, Conn.	1,250,000	5,917,454 49	2,197,320 61	201,553 13
Home, New York, N. Y.	3,000,000	8,781,159 61	3,828,994 00	531,987 49
Insurance Co. of North America, Phila., Pa.	3,000,000	8,420,477 75	*3,043,630 98	307,900 00
Ins. Co. of the State of Pa., Phila., Pa.	200,000	718,452 77	*398,537 20	72,147 00
Kings County Fire, Brooklyn, N. Y.	150,000	361,418 00	37,533 47	8,932 51
Liberty, New York, N. Y.	800,000	1,377,682 49	462,825 68	87,733 65
*Long Island, Brooklyn, N. Y.	300,000	397,417 15	146,911 15	41,568 84
Manuf'rs and Builders' Fire, New York, N. Y.	200,000	501,118 24	143,526 58	29,029 27
Manuf'rs and Merchants', Pittsburgh, Pa.	250,000	369,605 18	51,847 88	9,425 06
Mechanics', Philadelphia, Pa.	250,000	664,323 33	*265,166 71	14,500 00
Mercantile, Cleveland, Ohio.	200,000	378,453 45	75,211 69	89,630 73
Mercantile Fire and Marine, Boston, Mass.	400,000	672,816 69	102,615 17	18,807 79
Merchants', Newark, N. J.	400,000	1,523,158 37	*559,427 70	85,002 23
Merchants', Providence, R. I.	200,000	479,939 53	150,251 22	44,150 13
Milwaukee Mechanics', Milwaukee, Wis.	200,000	1,621,603 65	466,557 42	32,363 37
National Fire, Hartford, Conn.	1,000,000	2,443,937 33	785,068 87	75,204 50
National Fire, New York, N. Y.	200,000	408,364 59	118,458 83	45,322 67
Newark Fire, Newark, N. J.	250,000	780,089 53	144,014 98	37,543 88
New Hampshire Fire, Manchester, N. H.	600,000	1,588,816 66	543,169 80	105,508 63
New York Fire, New York, N. Y.	200,000	356,859 41	88,161 41	31,236 00
New York Bowery Fire, New York, N. Y.	300,000	707,726 22	237,051 45	98,000 00
Niagara Fire, New York, N. Y.	500,000	2,440,854 02	1,305,965 40	238,438 18
North American, Boston, Mass.	200,000	354,429 42	126,281 57	22,829 34
Northwestern National, Milwaukee, Wis.	600,000	1,504,799 08	507,680 43	43,210 80
Ohio, Dayton, O.	150,000	210,126 37	31,749 11	2,186 40
Ohio Farmers', LeRoy, O.	200,000	1,581,006 61	1,136,158 41	19,413 27
Orient, Hartford, Conn.	1,000,000	1,732,222 33	564,208 78	82,620 26
Pacific Fire, New York, N. Y.	200,000	714,852 02	170,783 28	26,587 94
Park Fire, New York, N. Y.	200,000	235,767 32	25,143 65	1,700 00
Packers' and Provision Dealers', Chicago, Ill.	250,000	304,065 46	28,942 73	5,062 07
Pennsylvania Fire, Philadelphia, Pa.	400,000	3,320,985 81	*1,476,774 29	86,068 08
People's, Pittsburgh, Pa.	200,000	305,595 00	99,822 43	28,441 75
People's Fire, Manchester, N. H.	250,000	623,598 31	280,465 11	35,342 55
People's Fire, New York, N. Y.	200,000	344,316 81	88,666 82	28,433 13
Phenix, Brooklyn, N. Y.	1,000,000	4,739,297 26	3,176,351 99	176,097 65
Phoenix, Hartford, Conn.	2,000,000	5,205,004 23	1,749,245 41	254,523 43
Providence Washington, Providence, R. I.	400,000	1,144,316 12	636,180 03	86,491 86
*Prudential, Boston, Mass.	200,000	197,138 27	41,249 47	7,363 33
Prudential Fire, New York, N. Y.	200,000	273,401 55	73,145 15	13,326 70
Reading Fire, Reading, Pa.	250,000	554,051 64	*143,243 69	15,922 33
Rochester German, Rochester, N. Y.	200,000	710,477 41	310,833 52	21,355 51
Rutgers Fire, New York, N. Y.	200,000	406,829 61	44,908 00	12,228 98
Security, New Haven, Conn.	250,000	660,453 62	287,814 68	56,390 00
Security, Cincinnati, O.	150,000	228,397 22	48,436 10	6,944 00
Springfield Fire and Marine, Springfield, Mass.	1,500,000	3,410,882 94	1,174,546 51	186,716 25
Spring Garden, Philadelphia, Pa.	400,000	1,273,588 30	*574,720 54	17,661 52
Standard Fire, New York, N. Y.	200,000	382,350 71	46,558 92	20,343 04
St. Paul Fire and Marine, St. Paul, Minn.	500,000	1,663,904 60	676,518 48	67,453 20
Sun, San Francisco, Cal.	300,000	463,184 43	164,510 85	30,719 23
Teutonia Fire, Philadelphia, Pa.	200,000	265,232 92	*39,316 57	225 00
Teutonia Fire and Marine, Dayton, O.	100,000	403,311 16	64,984 88	
Traders', Chicago, Ill.	500,000	1,276,517 64	349,940 13	58,944 12
Union, San Francisco, Cal.	750,000	1,270,637 84	422,509 08	69,536 65

\* Impairment made good.

\* Includes entire deposit on perpetuals.

TABLE II.—SUMMARY OF STANDING OF COMPANIES.—Continued.

Liabilities.		Surplus as	Surplus over	Assets not	Liabilities	Special
Other	Total Liabilities,	Regards	or-Impairment	Admitted.	on Special	Deposits.
Liabilities.	Including Capital and Excluding Liabilities on Special Deposits.	Policy-Holders.	of Capital.		Deposits.	
\$13,948 98	\$752,672 99	\$1,199,097 09	\$999,097 09		\$6,047 77	\$10,000 00
18,862 66	431,727 13	224,945 99	24,945 99			
29,000 00	1,086,582 97	543,213 87	543,213 87			
31,330 00	388,784 30	182,000 90	17,909 10			
25,258 45	1,486,272 81	1,473,550 66	473,550 66		41,815 94	100,000 00
37,500 00	3,545,931 68	3,621,522 81	2,371,522 81		140,444 06	225,000 00
319,696 84	7,585,484 80	4,195,670 81	1,195,670 81		95,179 08	150,000 00
18,997 81	6,353,774 05	5,086,708 70	2,086,708 70	\$135,773 12	16,804 74	175,000 00
6,931 69	677,615 89	240,836 88	40,836 88			
2,793 69	199,259 67	312,154 33	162,154 33			
36,626 69	1,347,146 02	790,496 47	-9,508 53			
5,700 00	494,194 99	203,222 16	-96,777 84			
13,407 70	865,963 55	815,154 69	115,154 69			
1,376 19	312,649 04	306,956 10	56,956 10	639 52		
4,156 71	533,823 42	390,499 91	130,499 91			
2,967 55	317,809 97	260,643 48	60,643 48			
5,518 63	526,941 59	545,875 10	145,875 10			
29,647 89	1,061,242 75	861,915 62	461,915 62		15,835 07	31,500 00
2,873 91	397,275 26	282,664 27	82,664 27			
137 50	699,060 29	1,122,543 36	922,543 36			
30,158 98	1,480,422 35	1,553,514 98	553,514 98			
16,473 41	340,254 91	223,109 68	23,109 68			
11,576 37	443,185 14	596,904 35	246,904 35			
16,658 42	1,265,336 85	923,479 81	323,479 81			
4,196 00	323,642 41	233,017 00	33,017 00			
16,131 10	648,142 55	361,543 67	61,543 67			
64,086 73	2,063,756 22	456,897 80	356,897 80		24,759 09	50,000 00
4,207 70	353,318 61	201,110 81	1,110 81			
13,429 98	1,164,321 16	940,477 92	340,477 92			
1,418 62	146,354 13	174,772 24	24,772 24			
	1,355,571 68	405,496 98	205,496 98			
31,054 85	1,663,381 78	1,088,840 55	88,840 55		14,506 11	84,500 00
12,399 98	469,761 20	505,090 82	305,090 82			
666 66	227,510 31	208,257 01	8,257 01			
2,081 87	246,086 67	268,058 79	18,058 79			
	1,964,832 87	1,765,108 44	1,365,108 44			
238 23	323,557 41	177,087 59	-22,962 41			
16,520 79	362,323 45	291,264 86	41,264 86			
7,189 86	324,249 83	220,026 48	20,026 48			
184,926 55	4,320,848 40	1,418,408 86	418,408 86		216,487 79	300,000 00
	3,917,822 44	3,287,181 79	1,247,181 79		85,946 40	100,000 00
	1,124,671 49	419,644 23	19,644 23			
1,141 06	250,293 90	146,844 37	-53,155 63			
4,816 58	291,284 68	182,112 87	-17,867 13			
4,926 01	418,082 08	365,969 61	135,969 61			
19,267 58	534,349 04	376,098 37	176,098 37		17,567 57	60,000 00
10,000 00	267,136 63	359,692 68	139,692 68			
11,770 99	608,055 67	304,397 95	54,397 95			
1,259 79	206,639 89	171,757 33	21,757 33			
29,210 52	2,490,473 28	2,020,509 66	520,509 66			
2,577 36	964,959 42	678,628 88	278,628 88			
3,404 27	270,306 23	312,044 48	112,044 48			
	1,243,970 64	619,333 92	419,333 92			50,000 00
9,990 87	505,080 73	258,083 70	-41,906 30	1,836 30		50,000 00
656 56	240,194 13	225,034 79	25,034 79			
1,102 85	166,087 73	339,273 43	239,273 43			
32,535 07	927,821 93	844,695 71	344,695 71		3,397 39	57,750 00
51,366 60	1,273,361 28	747,326 56	-2,673 44	1,408 66		

TABLE II.—SUMMARY OF STANDING OF COMPANIES.—Continued.

Name and Location.	Paid Capital.	Admitted Assets (Excluding Special Deposits.)	Liabilities.	
			Re-Insurance Reserve.	Unpaid Losses.
<i>Companies of Other States.</i>				
Union, Philadelphia, Pa.....	\$250,000	\$530,558 73	*\$217,079 87	\$48,949 16
Union Fire, Buffalo, N. Y.....	100,000	171,900 55	83,686 62	3,850 00
United Firemen's Philadelphia, Pa.....	300,000	1,072,351 58	*714,757 32	22,854 99
United States Fire, New York, N. Y.....	250,000	651,408 85	137,760 77	17,738 29
Western, Pittsburgh, Pa.....	300,000	431,383 38	90,767 10	13,638 59
Westchester Fire, New York, N. Y.....	300,000	1,481,706 53	724,314 94	72,650 16
Williamsburgh City Fire, Brooklyn, N. Y.....	250,000	1,355,811 55	438,383 62	38,911 59
Totals—Companies of other States .....	\$53,557,210	\$157,678,846 63	\$60,369,200 09	\$6,514,837 00

\* Includes entire deposit on perpetuals.

Name and Location.	Deposit Capital.	Admitted Assets (Excluding Special Deposits.)	Liabilities.	
			Re-Insurance Reserve.	Unpaid Losses.
<i>Companies of Foreign Governments.</i>				
British America Assurance Co., Toronto, Can.....	\$200,000	\$711,586 72	\$412,009 31	\$38,792 99
British and For. Mar. (limited), Liverpool, Eng.....	200,000	1,070,921 83	106,432 40	91,334 43
City of London Fire (limited), London, Eng.....	200,000	714,702 11	321,250 65	45,890 37
Commercial Union Assurance Co., London, Eng.....	200,000	2,607,488 09	1,632,488 09	187,817 87
Guardian Fire & Life Ass'ce Co., London, Eng.....	200,000	1,235,833 26	675,836 98	66,521 90
Hamburg Bremen, Fire, Hamburg, Ger.....	200,000	918,717 52	687,568 24	63,255 00
Imperial Fire, London, Eng.....	200,000	1,308,337 76	766,415 35	95,388 84
Lancashire, Manchester, Eng.....	200,000	1,697,969 15	990,263 40	129,909 74
Lion Fire, London, Eng.....	200,000	543,044 17	259,258 29	47,443 85
Liverpool & London & Globe, Liverpool, Eng.....	200,000	7,079,460 39	3,577,714 26	391,554 90
London Assurance Corporation, London, Eng.....	200,000	1,361,429 30	673,814 06	74,833 33
London & Lancashire, Fire, Liverpool, Eng.....	200,000	1,879,079 81	1,122,479 81	161,273 98
Mannheim, Mannheim, Ger.....	200,000	357,611 41	17,966 67	34,545 54
Marine (limited), London, Eng.....	200,000	524,401 08	39,537 38	52,796 94
North British & Mercantile, London, Eng.....	200,000	3,175,559 71	1,450,481 41	182,813 82
Northern Assurance Co., London, Eng.....	200,000	1,230,420 21	731,031 79	108,053 87
Norwich Union Fire, Norwich, Eng.....	200,000	1,246,363 71	747,944 73	90,014 89
Phoenix Assurance Co., London, Eng.....	200,000	1,718,989 47	1,065,023 82	191,723 00
Queen, Liverpool, Eng.....	200,000	1,351,006 62	1,178,833 33	144,021 52
Royal, Liverpool, Eng.....	200,000	5,120,985 47	2,672,107 77	317,981 16
Scottish Union & National, Edinburgh, Scot.....	200,000	1,342,267 99	340,982 35	60,025 58
Sun Fire Office, London, Eng.....	200,000	1,786,231 05	961,322 68	124,820 49
Transatlantic Fire, Hamburg, Ger.....	200,000	517,406 73	159,928 97	19,816 00
Union Marine (limited), Liverpool, Eng.....	200,000	452,965 50	36,969 75	29,821 00
Western Assurance Co., Toronto, Can.....	200,000	861,615 58	549,440 91	75,212 11
Totals { Foreign Companies.....	\$5,000,000	\$41,318,755 59	\$21,167,080 19	\$2,820,457 56
{ Companies of other States.....	53,557,210	157,678,846 63	60,369,200 09	6,514,837 00
{ Michigan Companies.....	950,000	2,016,544 55	402,259 97	52,098 21
Aggregate.....	\$59,507,210	\$201,014,146 77	\$81,938,540 25	\$9,387,392 77

TABLE II.—SUMMARY OF STANDING OF COMPANIES.—*Concluded.*

Liabilities.		Surplus as Regards Policy-Holders.	Surplus over or-Impairment of Capital.	Assets not Admitted.	Liabilities on Special Deposits.	Special Deposits.
Other Liabilities.	Total Liabilities, Including De- posit Capital and Excluding Liabilities on Special Deposits.					
\$3,708 85	\$519,732 88	\$260,825 85	\$10,825 85			
	137,086 62	134,263 98	34,263 98			
8,907 42	1,046,519 73	325,831 85	25,831 85			
10,096 00	415,590 06	435,813 79	235,813 79			
3,948 46	406,354 15	323,029 23	23,029 23			
19,353 83	1,092,501 82	689,204 71	389,204 71		\$23,817 11	\$40,000 00
20,000 99	717,182 88	888,628 67	638,628 67		30,113 32	37,500 00
\$1,878,245 30	\$121,246,399 32	\$89,969,657 31	\$36,705,945 67 -273,496 36	\$390,849 58	\$1,078,093 07	\$2,572,045 00

Liabilities.		Surplus as Regards Policy-Holders.	Surplus over or-Impairment of Capital.	Assets not Admitted.	Liabilities on Special Deposits.	Special Deposits.
Other Liabilities.	Total Liabilities, Including De- posit Capital and Excluding Liabilities on Special Deposits.					
\$23,142 54	\$687,050 96	\$274,514 76	\$74,514 76		\$36,898 88	\$154,562 50
106,728 93	502,663 25	768,258 58	568,258 58		8,832 50	225,000 00
19,572 84	586,708 96	827,996 25	127,996 25			
80,916 29	1,963,158 51	844,329 58	644,329 58		118,041 04	283,500 00
14,290 33	901,279 67	534,553 59	334,553 59		55,889 54	285,187 50
14,650 51	842,495 19	276,222 83	76,222 83		122,978 56	233,862 50
26,336 41	1,032,604 16	475,733 60	275,733 60		55,585 44	908,700 00
14,000 00	1,255,373 14	641,796 01	441,796 01		68,500 00	153,312 50
8,877 08	477,500 23	270,543 94	70,543 94		38,078 99	235,200 00
346,734 29	4,516,008 45	2,763,456 94	2,563,456 94	\$2,695 92		255,000 00
	894,790 27	666,639 08	466,639 08		56,857 12	299,625 00
27,982 21	1,435,711 99	643,367 82	443,367 82		76,023 96	225,000 00
14,327 93	296,840 14	290,771 27	90,771 27			
50,296 16	342,630 48	331,770 55	181,770 55			100,000 00
5,663 21	1,705,922 92	1,669,636 79	1,469,636 79		193,035 52	274,966 67
22,912 33	998,510 70	486,909 51	236,909 51		63,437 29	288,500 00
18,824 21	968,026 59	478,337 12	278,337 12		88,757 24	259,267 50
149,261 66	1,539,515 76	379,453 71	179,453 71		66,437 72	247,182 50
13,662 49	1,435,195 14	615,813 48	415,813 48		101,322 19	841,500 00
332,112 49	3,522,101 42	1,798,884 05	1,598,884 05			285,750 50
8,547 55	490,624 26	1,061,643 73	861,643 73		128,911 22	331,490 81
52,378 00	1,253,850 98	732,390 07	532,390 07		84,370 19	170,100 00
	379,744 97	337,661 76	137,661 76			
2,898 43	269,494 13	333,481 32	133,481 32			
15,454 91	746,438 63	315,176 95	115,176 95		93,669 80	190,000 00
\$1,351,514 80	\$28,949,420 85	\$17,369,334 74	\$12,369,334 74	\$2,695 92	\$1,389,731 70	\$5,172,487 98
1,878,245 30	121,246,399 32	89,969,657 31	36,705,945 67 -273,496 36	390,849 58	1,078,093 07	2,572,045 00
5,517 74	1,409,905 92	1,556,688 63	606,688 63			
\$3,235,407 64	\$151,605,726 09	\$108,915,630 68	\$49,681,919 04 -273,496 36	\$393,545 50	\$2,462,824 77	\$7,744,532 98

TABLE III.—SHOWING NATURE OF THE ADMITTED

Name and Location.	Real Estate.	Bond and Mortgage Loans.
Hartford Fire, Hartford, Conn.	\$608,875 60	\$1,185,143 07
Home, New York, N. Y.	1,845,825 80	754,000 00
Insurance Company of North America, Philadelphia, Pa.	\$29,610 02	2,368,598 78
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	304,643 00	110,950 00
Kings County Fire, Brooklyn, N. Y.	98,131 71	33,250 00
Liberty, New York, N. Y.		
Long Island, Brooklyn, N. Y.		199,470 00
Manufacturers and Builders' Fire, New York, N. Y.		50,000 00
Manufacturers and Merchants', Pittsburgh, Pa.	60,000 00	123,478 67
Mechanics', Philadelphia, Pa.	98,900 00	255,800 00
Mercantile, Cleveland, O.		59,790 00
Mercantile Fire and Marine, Boston, Mass.		34,500 00
Merchants', Newark, N. J.	95,785 17	457,717 00
Merchants', Providence, R. I.		105,900 00
Milwaukee Mechanics', Milwaukee, Wis.	34,300 00	794,210 00
National Fire, Hartford, Conn.	50,815 97	534,438 34
National Fire, New York, N. Y.		16,438 98
Newark Fire, Newark, N. J.	50,000 00	\$91,935 00
New Hampshire Fire, Manchester, N. H.		477,098 88
New York Fire, New York, N. Y.	105,900 00	31,850 00
New York Bowery Fire, New York, N. Y.	1,000 00	21,200 00
Niagara Fire, New York, N. Y.	521,812 59	46,050 00
North American, Boston, Mass.	44,100 00	70,850 00
Northwestern National, Milwaukee, Wis.		\$70,000 00
Ohio, Dayton, O.	22,100 00	98,150 00
Ohio Farmers', Lefroy, O.	22,069 37	894,247 40
Orient, Hartford, Conn.	16,408 68	235,832 00
Pacific Fire, New York, N. Y.	70,000 00	136,800 00
Park Fire, New York, N. Y.		
Packers and Provision Dealers', Chicago, Ill.		222,457 50
Pennsylvania Fire, Philadelphia, Pa.	152,500 00	467,570 00
People's, Pittsburgh, Pa.	59,850 00	158,459 84
People's Fire, Manchester, N. H.		198,944 00
People's Fire, New York, N. Y.		
Phoenix, Brooklyn, N. Y.	1,715,456 66	172,960 00
Phoenix, Hartford, Conn.	233,524 34	751,500 00
Providence Washington, Providence, R. I.		
Prudential, Boston, Mass.		17,500 00
Prudential Fire, New York, N. Y.		
Reading Fire, Reading, Pa.	27,200 00	249,410 06
Rochester (German, Rochester, N. Y.)	191,559 84	261,945 00
Rutgers Fire, New York, N. Y.	77,000 00	41,800 00
Security, New Haven, Conn.	34,405 29	135,525 00
Security, Cincinnati, O.		
Springfield Fire and Marine, Springfield, Mass.	110,853 00	301,500 00
Spring Garden, Philadelphia, Pa.	208,500 00	437,530 00
Standard Fire, New York, N. Y.		4,000 00
St. Paul Fire and Marine, St. Paul, Minn.	107,220 74	576,770 00
Sun, San Francisco, Cal.	90,000 00	191,597 32
Teutonia Fire, Philadelphia, Pa.	81,392 65	43,850 00
Teutonia Fire and Marine, Dayton, O.	5,664 28	206,170 00
Traders', Chicago, Ill.	1,500 00	228,781 50
Union, San Francisco, Cal.	125,000 00	186,250 00
Union, Philadelphia, Pa.	160,000 00	10,400 00
Union Fire, Buffalo, N. Y.	12,500 00	116,850 50
United Firemen's, Philadelphia, Pa.	106,850 00	608,671 50
United States Fire, New York, N. Y.		540,200 00
Western, Pittsburgh, Pa.	45,000 00	197,625 00
Westchester Fire, New York, N. Y.	177,000 00	392,720 00
Williamsburgh City Fire, Brooklyn, N. Y.	684,843 90	326,550 00
Total—Companies of other States	\$14,201,834 00	\$32,001,980 66

## ASSETS INCLUDING SPECIAL DEPOSITS.—Continued.

United States Government Bonds.	Corporate or Municipal Stocks or Bonds.	Loans on Collaterals.	Cash in Offices and Banks.	Premiums Due and Unpaid.	Miscellaneous.	Total Assets Including Special Deposits.
\$136,500 00 1,416,850 00	\$3,184,084 00 4,215,024 53 4,517,508 00 286,688 19 218,259 00	\$30,000 00 573,300 00 182,050 00	\$565,156 22 196,857 19 568,080 08 30,806 89 1,708 88	\$448,028 97 574,228 76 350,568 06 14,544 58 6,579 39	\$39,916 63 56,078 31 129,037 86 21,278 61 3,494 02	\$6,142,454 49 8,984,159 61 8,595,477 75 719,452 77 361,418 00
940,682 50 2,799 50 94,500 00	216,750 00 78,977 48 270,192 00 60,200 00 263,298 00	108,900 00 20,000 00	66,647 99 115,351 76 26,287 79 15,574 08 9,175 79	158,175 33 5,363 04 41,442 61 15,191 58 15,048 94	416 87 3,254 86 4,496 84 2,662 64 4,100 60	1,377,682 49 897,417 15 501,118 24 369,605 18 664,323 33
41,910 00 81,500 00	220,605 00 568,744 00 320,875 00 282,253 00 566,206 00	12,800 00 7,500 00 17,997 00 60,350 00	26,990 06 13,181 81 32,486 61 32,101 57 84,180 74	8,514 43 11,988 56 98,135 40 29,522 92 38,821 91	7,843 86 19,452 80 15,647 19 2,164 04 23,536 00	378,458 45 872,816 69 1,074,958 87 479,839 33 1,621,906 66
68,500 00 191,300 00 94,500 00 252,000 00 47,250 00	1,405,747 00 212,252 50 159,086 34 658,355 00 142,428 75	5,450 00 30,000 00 5,000 00 32,400 00	188,512 96 9,687 99 25,698 87 70,672 68 8,531 61	137,285 94 29,769 49 17,661 92 88,232 12 16,679 78	18,187 12 1,715 63 7,678 80 15,000 00 2,229 07	2,448,987 33 408,364 59 780,069 53 1,588,816 66 356,659 41
754,327 50 31,687 50 380,790 00	604,596 00 634,421 50 167,216 74 527,380 00 55,420 00	4,737 50 19,600 00 2,300 00	19,962 10 188,645 96 14,124 62 168,554 54 9,957 71	54,968 00 253,911 92 21,052 08 44,075 88 17,615 48	1,198 62 21,774 53 3,098 33 12,996 66 4,083 18	707,726 22 2,490,654 02 354,429 42 1,504,799 04 210,126 37
186,547 50 214,000 00	118,796 23 1,238,110 54 277,620 00 62,382 50	28,920 00 20,040 00 200 00	224,486 22 80,356 07 8,573 52 8,190 53 6,432 64	220,152 16 155,606 92 31,185 04 9,476 74 7,920 86	57,877 23 30,279 12 4,975 96 5,100 00 4,962 16	1,561,009 61 1,686,722 33 714,852 02 253,787 82 304,066 46
76,500 00 225,985 00 358,905 00	2,004,092 50 40,185 00 165,524 25 81,630 00 1,436,408 00	470,925 00 22,820 00 15,700 00 2,700 00	77,212 74 20,100 89 69,212 91 5,915 75 464,548 02	148,167 47 21,454 06 78,971 43 16,057 87 578,601 23	9,468 10 5,585 71 11,620 72 1,067 69 14,728 35	3,329,985 81 806,595 00 823,508 31 344,816 81 4,989,297 26
101,400 00 138,600 00	3,647,911 70 985,445 00 107,653 90 97,302 00 190,365 00	33,322 50 15,950 00	196,952 24 42,178 92 62,596 55 9,316 94 42,021 45	201,314 87 111,718 37 8,247 27 28,182 61 25,684 16	39,079 08 54,973 68 1,750 55 8,420 94	5,806,004 23 1,144,816 12 197,138 27 273,401 55 554,051 64
127,000 00 263,308 50 345,254 00 184,808 25 125,000 00	33,052 41 263,308 50 345,254 00 184,808 25 2,480,860 00	6,300 00 9,900 00 15,091 83 26,500 00	77,875 71 14,487 82 57,682 12 8,887 50 128,329 52	73,096 66 785 43 70,419 40 11,044 98 194,736 80	5,947 79 8,548 36 7,708 81 9,064 66 33,208 62	770,477 41 406,629 61 660,453 62 228,397 22 3,410,983 94
302,400 00 484,873 25 67,360 07 118,487 50	464,945 00 36,730 00 484,873 25 67,360 07 118,487 50	98,500 00 289,600 00 45,000 00 6,385 00	26,205 56 31,004 92 132,152 20 16,659 47 9,623 98	26,307 26 7,918 29 73,389 61 50,597 56 3,508 81	9,600 48 297 50 49,898 80 31,770 01 2,039 98	1,273,588 30 862,350 71 1,713,904 60 513,184 48 285,282 92
68,900 00 252,750 00 88,100 00 10,500 00 6,250 00	39,410 00 755,811 50 625,006 27 280,887 00 7,000 00	23,500 00 26,890 33 81,000 00 10,028 87 2,400 00	24,729 66 26,890 33 52,543 91 32,878 58 13,687 77	9,702 12 42,716 09 137,387 01 22,952 28 6,632 61	7,235 10 26,318 22 35,898 65 2,964 20 5,979 67	405,311 16 1,334,267 64 1,270,687 84 530,558 73 171,900 55
72,247 50 57,800 00 43,400 00	245,825 00 116,685 00 742,700 00 277,456 00	56,000 00	22,575 80 7,920 66 17,112 31 106,684 46 81,977 87	18,344 33 25,212 69 13,767 82 98,490 70 61,004 59	17,064 95 8,523 00 3,423 25 3,901 37 17,730 19	1,072,351 58 651,408 85 481,883 88 1,521,706 53 1,398,311 56
\$16,408,778 00	\$72,441,126 87	\$5,296,516 21	\$3,883,633 79	\$8,870,730 73	\$2,146,291 35	\$160,250,891 63



TABLE III.—SHOWING NATURE OF THE ADMITTED

Name and Location.	Real Estate.	Bond and Mortgage Loans.
Hartford Fire, Hartford, Conn.	\$608,675 80	\$1,185,143 07
Home, New York, N. Y.	1,345,325 80	764,000 00
Insurance Company of North America, Philadelphia, Pa.	329,610 08	2,368,598 78
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	304,645 00	110,850 00
Kings County Fire, Brooklyn, N. Y.	98,131 71	33,250 00
Liberty, New York, N. Y.		
Long Island, Brooklyn, N. Y.		199,470 00
Manufacturers and Builders' Fire, New York, N. Y.		50,000 00
Manufacturers and Merchants', Pittsburgh, Pa.	60,000 00	123,476 67
Mechanics', Philadelphia, Pa.	96,900 00	255,900 00
Mercantile, Cleveland, O.		59,790 00
Mercantile Fire and Marine, Boston, Mass.		34,500 00
Merchants', Newark, N. J.	95,785 17	457,717 00
Merchants', Providence, R. I.		105,900 00
Milwaukee Mechanics', Milwaukee, Wis.	34,300 00	794,210 00
National Fire, Hartford, Conn.	50,815 97	584,438 34
National Fire, New York, N. Y.		16,438 98
Newark Fire, Newark, N. J.	50,000 00	391,935 00
New Hampshire Fire, Manchester, N. H.		477,096 88
New York Fire, New York, N. Y.	105,900 00	31,850 00
New York Bowers Fire, New York, N. Y.	1,000 00	21,200 00
Niagara Fire, New York, N. Y.	521,812 59	46,050 00
North American, Boston, Mass.	44,100 00	70,850 00
Northwestern National, Milwaukee, Wis.		370,000 00
Ohio, Dayton, O.	22,100 00	98,150 00
Ohio Farmers', LeRoy, O.	22,069 37	894,247 40
Orient, Hartford, Conn.	16,408 68	235,832 00
Pacific Fire, New York, N. Y.	70,000 00	136,800 00
Park Fire, New York, N. Y.		
Packers and Provision Dealers', Chicago, Ill.		222,457 50
Pennsylvania Fire, Philadelphia, Pa.	152,500 00	467,570 00
People's, Pittsburgh, Pa.	59,850 00	158,459 84
People's Fire, Manchester, N. H.		198,944 00
People's Fire, New York, N. Y.		
Phoenix, Brooklyn, N. Y.	1,715,456 66	172,950 00
Phoenix, Hartford, Conn.		
Providence Washington, Providence, R. I.	233,524 34	751,500 00
Prudential, Boston, Mass.		17,560 00
Prudential Fire, New York, N. Y.		
Reading Fire, Reading, Pa.	27,200 00	249,410 06
Rochester German, Rochester, N. Y.	191,559 84	261,945 00
Rutgers Fire, New York, N. Y.	77,000 00	41,800 00
Security, New Haven, Conn.	34,405 29	135,525 00
Security, Cincinnati, O.		
Springfield Fire and Marine, Springfield, Mass.	110,853 00	301,500 00
Spring Garden, Philadelphia, Pa.	208,500 00	437,530 00
Standard Fire, New York, N. Y.		4,000 00
St. Paul Fire and Marine, St. Paul, Minn.	107,220 74	576,770 00
Sun, San Francisco, Cal.	90,000 00	191,597 32
Teutonia Fire, Philadelphia, Pa.	81,392 65	48,850 00
Teutonia Fire and Marine, Dayton, O.	5,664 28	206,170 00
Traders', Chicago, Ill.	1,500 00	228,781 50
Union, San Francisco, Cal.	125,000 00	186,250 00
Union, Philadelphia, Pa.	160,000 00	10,400 00
Union Fire, Buffalo, N. Y.	12,500 00	116,850 50
United Firemen's, Philadelphia, Pa.	108,850 00	603,671 50
United States Fire, New York, N. Y.		540,200 00
Western, Pittsburgh, Pa.	45,000 00	197,625 00
Westchester Fire, New York, N. Y.	177,000 00	392,720 00
Williamsburgh City Fire, Brooklyn, N. Y.	634,843 90	326,550 00
Total—Companies of other States.	\$14,201,834 00	\$32,001,980 66

## ASSETS INCLUDING SPECIAL DEPOSITS.—Continued.

United States Government Bonds.	Corporate or Municipal Stocks or Bonds.	Loans on Collaterals.	Cash in Offices and Banks.	Premiums Due and Unpaid.	Miscellaneous.	Total Assets Including Special Deposits.
\$186,500 00	\$3,184,084 00	\$30,000 00	\$565,156 22	\$448,028 97	\$39,916 83	\$6,142,454 49
1,416,850 00	4,215,024 55	373,300 00	196,357 19	574,228 76	56,078 31	8,981,159 61
	4,517,508 00	132,060 00	568,060 09	550,548 05	129,087 46	8,595,477 75
	236,833 19		30,808 89	14,544 58	21,278 61	718,452 77
	218,259 00		1,708 88	6,579 39	3,494 02	361,418 00
940,692 50	216,750 00		66,647 99	153,175 93	416 67	1,377,662 49
	78,977 49		115,351 76	5,363 04	3,254 86	397,417 15
2,799 50	270,192 00	105,900 00	26,287 79	41,442 61	4,496 84	501,118 24
94,500 00	60,200 00		15,574 09	13,191 58	2,662 84	369,005 16
	263,298 00	20,000 00	9,175 79	15,048 94	4,100 60	664,823 33
41,910 00	220,605 00	12,800 00	26,990 06	8,514 43	7,843 96	378,453 43
	598,744 00		13,131 31	11,998 58	19,452 80	672,316 69
31,500 00	820,875 00	7,500 00	32,498 61	98,135 40	15,647 19	1,554,538 37
	292,253 00	17,997 00	32,101 57	29,523 92	2,164 04	479,989 53
	566,206 00	60,350 00	84,180 74	38,821 91	23,536 00	1,621,008 65
63,500 00	1,405,747 00	5,450 00	188,512 96	137,285 94	13,187 12	2,443,587 38
101,300 00	214,252 50	30,000 00	9,687 99	29,799 49	1,715 63	403,364 59
94,500 00	139,096 34	3,000 00	25,868 37	17,661 92	7,978 90	780,089 53
252,000 00	658,355 00	32,400 00	70,672 68	38,292 12	15,000 00	1,548,916 66
47,250 00	142,428 75		8,521 81	13,679 78	2,229 07	356,659 41
754,287 50	604,595 00	4,787 50	19,982 10	54,968 00	1,198 62	707,726 22
31,687 50	684,421 50	19,600 00	188,845 98	253,911 92	21,774 53	2,490,654 02
380,780 00	167,216 74	2,300 00	14,124 82	21,052 03	3,066 38	354,429 42
	527,390 00		169,554 54	44,075 88	12,988 66	1,504,799 04
	55,420 00	7,800 00	9,957 71	17,615 48	4,063 18	210,126 37
	113,796 23	23,920 00	224,486 22	220,152 16	57,377 23	1,561,006 61
	1,296,110 54	20,040 00	80,356 07	155,695 92	30,279 12	1,896,722 33
185,547 50	277,620 00	200 00	8,573 52	31,185 04	4,975 96	714,952 02
214,000 00			8,190 58	8,476 74	5,100 00	235,767 32
	62,332 50		6,432 94	7,920 36	4,952 16	304,096 46
	2,004,092 50	470,925 00	77,212 74	148,167 47	9,468 10	3,329,985 31
	40,195 00		20,100 39	21,454 06	5,535 71	305,595 00
76,500 00	165,524 25	22,820 00	69,212 91	78,971 43	11,620 72	623,593 31
225,985 00	81,650 00	13,700 00	5,915 75	16,057 87	1,057 69	344,316 31
558,905 00	1,436,408 00	2,700 00	464,548 02	573,601 23	14,728 35	4,989,297 26
101,400 00	3,647,911 70	33,322 50	196,952 24	301,314 37	39,079 08	5,305,004 23
	935,445 00		42,178 92	111,718 37	54,973 83	1,144,316 12
	107,053 90		62,586 55	8,247 27	1,750 55	197,138 27
138,600 00	97,302 00		9,316 94	28,182 61		273,401 55
	190,365 00	15,950 00	42,021 48	25,684 16	3,420 94	554,051 64
127,000 00	33,052 41		77,675 71	73,096 66	5,947 79	770,477 41
	263,308 50	6,200 00	14,437 32	735 43	3,548 36	406,829 61
	345,254 00	9,300 00	57,352 12	70,418 40	7,703 81	680,453 62
	184,808 25	15,091 83	8,887 50	11,044 98	9,064 66	228,397 22
125,000 00	2,490,830 00	20,500 00	128,329 52	194,736 80	33,203 62	3,410,982 94
	464,945 00	98,500 00	28,205 56	26,307 26	9,600 48	1,273,588 30
	36,730 00		31,004 92	7,918 29	297 50	382,350 71
	484,878 25	289,600 00	132,152 20	73,989 61	49,898 80	1,713,904 60
	87,360 07	45,000 00	16,859 47	50,597 56	31,770 01	513,184 48
	118,437 50	6,385 00	9,623 96	3,508 81	2,039 98	265,232 92
88,900 00	39,410 00	28,500 00	24,729 66	9,702 12	7,235 10	405,311 16
252,750 00	755,811 50		26,390 33	42,716 09	26,318 22	1,334,267 64
83,100 00	695,006 27	31,000 00	52,543 91	137,387 01	35,398 65	1,270,687 94
10,500 00	280,837 00	10,026 67	32,378 58	22,952 28	2,964 20	530,558 78
6,250 00	7,000 00	2,400 00	13,687 77	6,632 61	5,979 67	171,900 55
	245,825 00	56,000 00	22,575 80	18,344 33	17,064 95	1,072,351 56
72,247 50			7,920 66	25,212 69	8,523 00	851,403 85
57,800 00	116,635 00		17,112 31	13,787 82	3,423 25	431,883 38
	742,700 00		106,894 46	98,490 70	3,901 37	1,521,706 53
43,400 00	277,455 00	850 00	31,977 87	61,004 59	17,730 19	1,398,311 55
\$16,408,778 00	\$72,441,126 87	\$5,296,516 21	\$3,983,633 79	\$8,870,730 75	\$2,146,291 85	\$160,250,891 63

TABLE III.—SHOWING NATURE OF THE ADMITTED

Name and Location:	Real Estate.	Bond and Mortgage Loans.
<i>Companies of Foreign Governments.</i>		
British America Assurance Company, Toronto, Canada.....		\$50,000 00
British and Foreign Marine (limited), Liverpool, England.....		
City of London Fire (limited), London, England.....		
Commercial Union Assurance Company, London, England.....	\$815,250 63	
Guardian Fire and Life Assurance Company, London, England.....		70,000 00
Hamburg Bremen, Fire, Hamburg, Germany.....		9,000 00
Imperial Fire, London, England.....	451,634 70	
Lancashire, Manchester, England.....	240,161 77	
Lion Fire, London, England.....		174,800 00
Liverpool and London and Globe, Liverpool, England.....	1,499,500 00	1,954,850 00
London Assurance Corporation, London, England.....		
London & Lancashire, Fire, Liverpool, England.....		
Mannheim, Mannheim, Germany.....		
Marine (limited), London, England.....		
North British and Mercantile, London, England.....		
Northern Assurance Company, London, England.....	114,505 44	
Norwich Union Fire, Norwich, England.....		
Phoenix Assurance Company, London, England.....		
Queen, Liverpool, England.....	30,000 00	
Royal, Liverpool, England.....	1,818,200 10	
Scottish Union and National, Edinburgh, Scotland.....		801,250 00
Sun Fire Office, London, England.....	149,756 23	678,000 00
Transatlantic Fire, Hamburg, Germany.....		
Union Marine (limited), Liverpool, England.....		
Western Assurance Company, Toronto, Canada.....		
Totals..... { Foreign Companies.....	\$5,119,008 87	\$3,787,900 00
{ Companies of other States.....	14,201,834 00	32,001,980 66
{ Michigan Companies.....	80,625 98	1,572,346 37
Aggregates.....	\$19,401,468 85	\$37,312,227 03

ASSETS INCLUDING SPECIAL DEPOSITS.—*Concluded.*

United States Government Bonds.	Corporate or Municipal Stocks or Bonds.	Loans on Collaterals.	Cash in Offices and Banks.	Premiums Due and Unpaid.	Miscellaneous.	Total Assets Including Special Deposits.
\$412,447 50	\$290,254 20	-----	\$67,131 21	\$91,590 28	\$4,665 08	\$866,128 22
294,625 00	746,924 06	-----	29,375 96	146,490 19	38,506 62	1,295,921 88
441,000 00	177,060 00	-----	19,642 60	71,545 70	5,453 81	714,702 11
945,000 00	445,900 00	-----	248,763 55	415,776 91	20,297 00	2,890,968 09
1,014,000 00	311,500 00	-----	61,107 45	51,164 55	18,244 76	1,521,020 76
447,300 00	560,630 00	-----	53,764 77	76,396 64	5,486 61	1,152,590 02
669,080 00	272,440 31	-----	53,679 10	155,076 24	15,147 41	1,617,037 76
1,080,776 25	411,840 00	-----	44,069 36	154,334 27	-----	1,840,641 65
214,200 00	288,500 00	\$11,000 00	77,665 08	54,997 71	12,041 38	783,244 17
1,902,375 00	353,275 00	-----	831,962 38	647,658 47	54,854 54	7,334,460 39
892,500 00	546,815 00	-----	62,156 35	120,062 95	-----	1,661,064 30
628,650 00	1,154,041 00	-----	170,926 70	150,463 11	-----	2,104,079 81
126,000 00	202,000 00	-----	6,163 50	28,294 71	159 20	357,611 41
508,000 00	-----	-----	27,941 54	82,062 90	6,406 59	624,401 08
1,040,795 00	2,028,577 00	-----	76,657 53	249,894 75	54,608 10	3,450,526 38
533,209 00	338,902 50	-----	75,081 99	125,478 01	11,798 27	1,518,920 21
643,990 00	568,225 00	-----	209,064 30	74,860 25	10,591 66	1,505,631 21
1,518,465 00	-----	-----	199,529 97	248,137 00	-----	1,966,131 97
333,900 00	1,456,962 50	-----	385,010 52	29,652 27	6,783 33	2,192,308 62
705,600 00	2,091,915 00	50,000 00	222,372 09	496,897 48	22,751 30	5,406,735 97
63,000 00	671,828 01	-----	62,285 90	49,076 50	26,318 39	1,873,758 80
696,080 00	-----	-----	245,715 65	221,509 16	25,290 01	1,966,331 06
235,750 00	129,775 00	50,000 00	25,913 05	25,964 68	-----	517,405 78
253,500 00	120,268 32	-----	19,290 80	53,703 22	4,238 16	452,965 50
359,265 00	472,232 50	-----	62,460 94	118,487 68	39,169 46	1,061,615 58
\$16,299,407 75	\$13,623,960 40	\$111,000 00	\$3,287,042 29	\$3,985,083 63	\$377,940 63	\$46,491,243 57
16,409,778 00	72,441,126 87	5,296,516 21	8,883,583 79	8,870,730 75	2,146,291 35	160,250,891 63
-----	69,475 00	94,800 00	80,005 24	73,542 08	46,249 93	2,016,544 55
\$32,708,185 75	\$96,134,462 27	\$5,501,816 21	\$12,250,681 32	\$12,879,356 41	\$2,570,481 91	\$208,758,679 75

TABLE IV. Showing the Nature of the Liabilities of the Stock Fire, Fire-Marine  
December,

Name and Location.	Losses	
	Adjusted.	Registered.
<i>Michigan Companies.</i>		
Detroit Fire and Marine, Detroit.....	\$17,880 81	\$900 00
Grand Rapids Fire Insurance Co., Grand Rapids.....	7,809 95	
Michigan Fire and Marine, Detroit.....	23,107 45	2,900 00
Total—Michigan Companies.....	\$48,298 21	\$3,800 00
<i>Companies of Other States.</i>		
Aetna, Hartford, Conn.....	\$194,518 14	\$5,713 55
Agricultural, Watertown N. Y.....	49,119 10	17,146 00
Amazon, Cincinnati, O.....	18,829 45	6,223 53
American, Boston, Mass.....	26,684 66	1,000 00
American, Newark, N. J.....	35,714 18	4,173 22
American Central, St. Louis, Mo.....	56,176 86	10,849 67
American Fire, New York, N. Y.....	46,618 44	
American Fire, Philadelphia, Pa.....	188,009 85	39,318 30
Anglo Nevada Assurance Cor., San Francisco, Cal.....	68,090 09	
Artisans, Pittsburg, Pa.....	1,884 78	
Aurora Fire and Marine, Cincinnati, O.....	1,461 23	
Boylston, Boston, Mass.....	28,213 70	
Broadway, New York, N. Y.....	6,150 00	
Buffalo German, Buffalo, N. Y.....	16,832 52	1,500 00
California, San Francisco, Cal.....	86,956 00	6,890 00
Citizens', New York, N. Y.....	55,170 35	3,696 66
Citizens', Pittsburgh, Pa.....	22,865 52	4,652 27
Commerce, Albany, N. Y.....	13,100 00	1,000 00
Commonwealth, New York, N. Y.....	17,200 00	
Concordia Fire, Milwaukee, Wis.....	12,198 20	2,762 00
Connecticut Fire, Hartford, Conn.....	67,697 62	12,576 43
Continental New York, N. Y.....	147,249 26	35,335 00
Cooper, Dayton, O.....	9,385 20	
Dwelling House, Boston, Mass.....	6,816 90	6,173 00
Eagle Fire, New York, N. Y.....	8,452 33	750 00
Empire State, Rochester, N. Y.....	21,987 28	2,100 00
Equitable Fire and Marine, Providence, R. I.....	31,082 00	1,530 00
Eureka Fire and Marine, Cincinnati, O.....	5,283 70	
Exchange Fire, New York, N. Y.....	24,350 00	
Farmers' Fire, York, Pa.....	24,167 00	1,000 00
Farragut Fire, New York, N. Y.....	9,921 46	
Firemen's, Dayton, O.....	25,145 16	4,400 00
Firemen's, Newark, N. J.....	12,735 98	4,787 40
Fireman's Fund, San Francisco, Cal.....	95,081 20	7,925 00
Fire Association, Philadelphia, Pa.....	194,155 47	24,261 34
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	29,529 55	1,015 13
Franklin, Columbus, O.....	2,350 00	
Franklin Fire, Philadelphia, Pa.....	24,490 43	6,324 00
German, Freeport, Ill.....	80,423 59	9,000 00
German American, New York, N. Y.....	186,942 31	13,310 00
German Fire, Peoria, Ill.....	8,000 00	
German Fire, Pittsburgh, Pa.....	11,067 43	
Germania Fire, New York, N. Y.....	128,857 05	22,923 77
Germania Fire and Marine, Cincinnati, O.....	4,302 67	
Girard Fire and Marine, Philadelphia, Pa.....	23,252 33	3,891 43

and Marine Insurance Companies doing business in Michigan on the 31st day of 1889.

Unpaid.		Unearned Premiums.		All other Liabilities.	Total Liabilities except Capital.
Total.	Fire.	Marine and Inland.	Total.		
\$18,780 81	\$125,897 43	\$5,270 82	\$131,168 25	\$4,469 81	\$154,418 87
7,309 95	63,574 90		63,574 90	1,077 98	71,762 78
26,007 45	208,448 23	4,268 59	207,716 82		233,724 27
\$52,098 21	\$392,720 56	\$9,589 41	\$402,259 97	\$5,547 74	\$459,905 92
<hr/>					
\$200,231 69	\$2,048,944 48	\$35,073 73	\$2,084,018 21	\$105,405 23	\$2,389,655 13
66,265 10	1,231,961 78		1,231,961 78	19,348 36	1,317,575 24
25,052 98	160,025 31		160,025 31	1,719 90	186,798 19
37,664 66	140,114 56	32,685 73	172,800 29	7,666 24	208,151 19
39,887 40	379,127 73		379,127 73	14,715 88	433,781 01
98,526 53	423,005 79		423,005 79	14,102 59	508,634 91
46,618 44	391,792 46		391,792 46	38,290 73	476,871 63
177,327 65	1,088,162 18		1,088,162 18	507,067 69	1,772,577 52
66,090 09	490,145 54	23,958 66	454,104 20	7,111 81	529,806 10
1,394 78	19,186 53		19,186 53	768 80	21,289 61
1,461 22	56,940 31		56,940 31	406 20	58,809 78
23,213 70	195,772 31	11,148 67	206,920 98	11,824 91	246,959 59
6,150 00	36,737 01		36,737 01	2,323 37	45,210 38
19,332 52	322,708 49		322,708 49	9,426 59	350,462 60
93,836 00	351,626 57	94,425 95	446,052 52	6,397 70	546,296 22
58,867 01	482,809 78		482,809 78	21,324 01	563,600 80
27,517 79	174,187 37		174,187 37	5,233 29	206,934 45
14,100 00	70,602 82		70,602 82	1,052 37	85,755 19
17,200 00	110,828 02		110,828 02	4,877 85	132,905 37
14,960 20	270,906 66		270,906 66	6,201 04	292,157 94
80,274 05	745,163 98		745,163 98		825,438 08
182,584 26	2,470,343 24		2,470,343 24	98,142 52	2,746,070 02
9,835 20	85,691 22		85,691 22		95,526 42
12,989 90	263,390 98		263,390 98	7,252 00	283,622 53
9,202 33	121,841 98		121,841 98	5,705 97	136,750 28
24,087 28	87,642 52		87,642 52		111,729 80
32,612 00	154,965 16	446 01	155,431 17	3,016 20	191,059 37
5,288 70	46,935 19	6,479 25	58,414 44	2,273 79	60,970 98
24,850 00	110,844 07	20,689 71	131,533 78	4,393 80	160,777 06
25,167 00	289,931 17		289,931 17	7,752 95	322,851 12
9,921 46	114,545 76		114,545 76	4,722 23	129,189 45
29,545 16	148,579 12		148,579 12	8,428 51	181,547 79
17,533 23	211,467 26		211,467 26	4,682 35	233,672 89
108,006 20	745,415 63	98,901 05	844,216 68	46,654 37	993,477 25
158,416 81	1,208,779 26		1,208,779 26	1,978,573 92	3,335,769 99
36,544 68	111,305 45		111,305 45	170,528 74	312,378 87
2,850 00	148,875 42		148,875 42		151,725 42
30,754 43	426,375 53		426,375 53	1,456,028 73	1,913,158 69
89,423 59	1,682,060 75		1,682,060 75	25,123 50	1,796,607 84
200,252 31	2,087,339 11		2,087,339 11	54,584 37	2,392,155 79
8,000 00	85,425 54		85,425 54	9,087 22	102,462 76
11,067 43	171,146 27		171,146 27	5,066 92	187,280 62
151,780 62	1,081,339 67		1,081,339 67	23,952 65	1,207,073 14
4,903 67	34,431 11		34,431 11	14,614 06	53,847 84
27,143 76	306,338 94		306,338 94	321,589 58	654,072 28

TABLE IV. --SHOWING NATURE

Name and Location.	Losses	
	Adjusted.	Restated.
<i>Companies of Other States.</i>		
Glens Falls, Glens Falls, N. Y.	\$20,474 86	\$3,310 00
Granite State Fire, Portsmouth, N. H.	21,046 63	1,385 55
Greenwich, New York, N. Y.	182,079 68	10,578 30
Guardian Fire, New York, N. Y.	17,000 00	400 00
Hanover Fire, New York, N. Y.	106,580 91	9,022 76
Hartford Fire, Hartford, Conn.	175,377 62	26,177 51
Home, New York, N. Y.	489,714 38	42,289 11
Insurance Co., of North America, Philadelphia, Pa.	287,228 00	20,672 00
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	72,147 00	---
Kings County Fire, Brooklyn, N. Y.	8,182 51	750 00
Liberty, New York, N. Y.	86,693 65	1,050 00
Long Island, Brooklyn, N. Y.	39,983 84	1,600 00
Manufacturers and Builders' Fire, New York, N. Y.	28,504 27	525 00
Manufacturers and Merchants', Pittsburgh, Pa.	8,404 56	1,020 50
Mechanics', Philadelphia, Pa.	14,500 00	---
Mercantile, Cleveland, O.	38,506 78	6,125 00
Mercantile Fire and Marine, Boston, Mass.	16,307 79	2,500 00
Merchants', Newark, N. J.	72,612 81	15,394 42
Merchants', Providence, R. I.	44,096 14	58 99
Milwaukee Mechanics', Milwaukee, Wis.	25,915 37	6,450 00
National Fire, Hartford, Conn.	68,875 32	6,329 44
National Fire, New York, N. Y.	45,072 67	250 00
Newark Fire, Newark, N. J.	34,684 86	2,859 02
New Hampshire Fire, Manchester, N. H.	95,508 63	10,000 00
New York Fire, New York, N. Y.	28,796 00	2,500 00
New York Bowery Fire, New York, N. Y.	84,323 12	8,676 88
Niagara Fire, New York, N. Y.	206,897 37	31,585 81
North American, Boston, Mass.	22,829 34	---
Northwestern National, Milwaukee, Wis.	42,210 80	1,000 00
Ohio, Dayton, O.	836 40	1,350 00
Ohio Farmers, LeRoy O.	19,413 27	---
Orient, Hartford, Conn.	69,196 71	18,423 55
Pacific Fire, New York, N. Y.	23,167 94	4,400 00
Park Fire, New York, N. Y.	1,700 00	---
Packers and Provision Dealers' Chicago, Ill.	5,062 07	---
Pennsylvania Fire, Philadelphia, Pa.	73,988 02	14,070 06
People's Pittsburgh, Pa.	23,141 75	5,300 00
People's Fire, Manchester, N. H.	32,942 55	2,400 00
People's Fire, New York, N. Y.	26,480 22	1,986 91
Phoenix Brooklyn, N. Y.	145,382 65	80,715 00
Phoenix, Hartford, Conn.	240,654 98	18,868 50
Providence Washington, Providence, R. I.	75,610 66	12,881 00
Prudential, Boston, Mass.	7,893 38	---
Prudential Fire, New York, N. Y.	13,326 70	---
Reading Fire, Reading, Pa.	12,251 58	3,670 75
Rochester German, Rochester, N. Y.	19,555 51	2,300 00
Rutgers Fire, New York, N. Y.	12,228 98	---
Security, New Haven, Conn.	55,840 00	550 00
Security, Cincinnati, O.	6,944 00	---
Springfield Fire and Marine, Springfield, Mass.	164,618 98	22,097 32
Spring Garden, Philadelphia, Pa.	17,661 52	---
Standard Fire, New York, N. Y.	20,343 04	---
St. Paul Fire and Marine, St. Paul, Minn.	59,885 63	7,566 57
Sun, San Francisco, Cal.	30,719 23	---
Teutonia Fire, Philadelphia, Pa.	225 00	---
Teutonia Fire and Marine, Dayton, O.	---	---
Traders', Chicago, Ill.	60,248 22	8,696 90
Union, San Francisco, Cal.	64,185 65	5,400 00
Union, Philadelphia, Pa.	48,985 46	5,013 70
Union Fire, Buffalo, N. Y.	8,850 00	---
United Firemen's, Philadelphia, Pa.	18,780 99	4,124 00

## OF LIABILITIES.—Continued.

Unpaid.			Unearned Premiums.		All other Liabilities.	Total Liabilities except Capital.
Total.	Fire.	Marine and Inland.	Total.			
\$23,784 86	\$550,896 92	-----	\$550,896 92	\$13,948 98		\$564,845 90
22,442 18	190,422 29	-----	190,422 29	18,882 66		209,304 95
192,657 98	611,726 37	\$63,198 62	674,924 99	29,000 00		703,924 99
17,400 00	40,034 80	-----	40,034 80	31,350 00		71,384 80
115,603 67	890,026 63	-----	890,026 63	25,258 45		915,285 08
201,555 13	2,197,320 61	-----	2,197,320 61	37,500 00		2,234,820 61
531,987 49	3,687,352 00	141,642 00	3,828,994 00	319,686 34		4,148,680 34
307,900 00	2,101,023 36	160,486 72	2,261,460 08	801,218 71		3,062,678 79
72,147 00	219,600 91	-----	219,600 91	185,887 98		405,487 89
8,932 51	37,533 47	-----	37,533 47	2,798 69		40,332 16
87,733 62	438,768 88	24,061 80	462,825 68	36,626 69		499,452 37
41,568 84	146,911 15	-----	146,911 15	5,700 00		152,611 15
28,029 27	143,526 58	-----	143,526 58	13,407 70		156,934 28
9,425 06	51,509 59	358 24	51,867 83	1,376 19		53,244 02
14,500 00	88,438 56	-----	88,438 56	185,889 86		274,328 42
39,630 73	69,551 28	5,960 41	75,511 69	2,987 55		78,499 24
18,807 79	91,756 72	10,859 45	102,615 17	5,518 68		108,133 85
88,002 28	559,004 70	-----	559,004 70	30,070 89		589,075 59
44,150 13	150,251 22	-----	150,251 22	2,873 91		153,125 13
32,365 37	466,537 42	-----	466,537 42	187 50		466,724 92
75,204 50	785,058 87	-----	785,058 87	30,158 98		815,217 85
45,322 67	118,458 83	-----	118,458 83	16,473 41		134,932 24
37,543 88	144,014 93	-----	144,014 93	11,576 37		155,591 30
105,508 63	543,169 80	-----	543,169 80	16,658 42		559,828 22
31,296 00	88,161 41	-----	88,161 41	4,186 00		92,347 41
93,000 00	237,051 45	-----	237,051 45	16,131 10		253,182 55
238,433 18	1,291,268 68	14,726 72	1,306,195 40	64,066 73		1,370,262 13
22,329 34	126,281 57	-----	126,281 57	4,207 70		130,489 27
43,210 80	500,231 25	7,449 18	507,680 43	13,429 98		521,110 41
2,186 40	31,749 11	-----	31,749 11	1,418 62		33,167 73
19,413 27	1,136,158 41	-----	1,136,158 41	-----		1,136,158 41
82,620 26	558,279 69	5,929 09	564,208 78	31,068 85		595,277 63
26,587 94	170,788 28	-----	170,788 28	12,389 98		183,178 26
1,700 00	25,143 65	-----	25,143 65	666 66		25,810 31
5,082 07	28,942 73	-----	28,942 73	2,031 87		30,974 60
86,058 08	823,417 56	-----	823,417 56	653,356 73		1,476,774 29
28,441 75	96,822 43	-----	96,822 43	293 28		97,115 71
35,342 55	270,222 29	10,242 82	280,465 11	16,520 79		297,005 90
28,433 13	78,510 59	10,156 23	88,666 82	7,189 88		95,856 70
176,097 65	3,176,351 99	-----	3,176,351 99	184,926 55		3,361,278 54
254,523 43	1,749,245 41	-----	1,749,245 41	-----		1,749,245 41
88,491 86	494,161 13	142,018 90	636,180 03	-----		636,180 03
7,963 38	41,289 47	-----	41,289 47	1,141 05		42,430 52
13,326 70	73,145 15	-----	73,145 15	4,816 88		77,962 03
15,922 33	139,803 80	-----	139,803 80	12,365 90		152,169 70
21,855 51	310,833 52	-----	310,833 52	19,267 58		330,101 10
12,228 98	44,908 00	-----	44,908 00	10,000 00		54,908 00
56,390 00	242,595 39	45,309 29	287,894 68	11,770 99		300,065 67
6,944 00	42,479 85	5,956 25	48,436 10	1,259 79		49,695 89
186,716 25	1,174,546 51	-----	1,174,546 51	29,210 52		1,203,757 03
17,661 52	178,376 43	-----	178,376 43	398,921 47		577,300 90
30,343 04	46,558 92	-----	46,558 92	3,404 27		50,003 19
67,452 20	594,990 57	81,527 91	676,518 48	-----		676,518 48
30,719 23	116,081 40	48,429 45	164,510 85	9,860 65		174,371 50
225 00	16,181 45	-----	16,121 45	23,841 68		39,963 13
-----	64,984 88	-----	64,984 88	1,102 85		66,087 73
58,944 12	349,940 13	-----	349,940 13	22,335 07		372,275 20
69,585 65	374,424 33	48,084 70	422,509 03	31,266 60		453,775 63
48,949 16	178,214 66	-----	178,214 66	42,569 06		220,783 72
3,350 00	38,896 62	-----	38,896 62	-----		38,896 62
22,954 99	149,701 86	-----	149,701 86	578,962 88		728,664 75



TABLE IV.—SHOWING NATURE

Name and Location.	Losses	
	Adjusted.	Revised.
<i>Companies of Other States.</i>		
United States Fire, New York, N. Y. ....	\$16,088 29	\$1,650 00
Western, Pittsburgh, Pa. ....	9,588 59	4,050 00
Westchester Fire, New York, N. Y. ....	69,350 16	3,300 00
Williamsburgh City Fire, Brooklyn, N. Y. ....	30,312 39	8,599 20
Totals—Companies of other States. ....	\$5,868,816 51	\$651,520 49
<i>COMPANIES OF FOREIGN GOVERNMENTS.</i>		
British America Assurance Co., Toronto, Can. ....	\$31,817 99	\$6,975 00
British and Foreign Marine (limited), Liverpool, Eng. ....	77,070 84	14,263 58
City of London Fire (limited), London, Eng. ....	39,780 37	6,100 00
Commercial Union Assurance Co., London, Eng. ....	176,594 71	11,222 66
Guardian Fire and Life Assurance Co., London, Eng. ....	65,021 90	1,500 00
Hamburg Bremen, Fire, Hamburg, Ger. ....	38,855 00	29,400 00
Imperial Fire, London, Eng. ....	71,077 54	24,311 20
Lancashire, Manchester, Eng. ....	111,133 19	18,676 55
Lion Fire, London, Eng. ....	41,631 77	5,812 08
Liverpool and London and Globe, Liverpool, Eng. ....	349,089 90	42,465 00
London Assurance Corporation, London, Eng. ....	74,833 33	19,325 26
London and Lancashire, Fire, Liverpool, Eng. ....	141,948 67	34,545 54
Mannheim, Mannheim, Ger. ....	32,796 94	15,797 59
Marine (limited), London, Eng. ....	167,076 23	20,751 00
North British and Mercantile, London, Eng. ....	82,802 87	90,014 89
Northern Assurance Co., London, Eng. ....	90,014 89	180,260 00
Norwich Union Fire, Norwich, Eng. ....	129,371 52	14,650 00
Phoenix Assurance Co., London, Eng. ....	263,968 16	53,913 00
Queen, Liverpool, Eng. ....	35,813 50	4,212 08
Royal, Liverpool, Eng. ....	112,010 48	12,810 00
Scottish Union and National, Edinburgh, Scotland ....	14,598 50	5,217 50
Sun Fire Office, London, Eng. ....	15,221 00	14,600 00
Transatlantic Fire, Hamburg, Ger. ....	70,412 11	4,800 00
Union Marine (limited), Liverpool, Eng. ....		
Western Assurance Co., Toronto, Can. ....		
Totals { Foreign Companies .....	\$2,432,246 96	\$338,210 60
{ Companies of other States .....	5,868,816 51	651,520 49
{ Michigan Companies .....	48,298 21	3,800 00
Aggregates .....	\$8,398,861 68	\$998,531 09

OF LIABILITIES.—*Concluded.*

Unpaid.	Unearned Premiums.			All other Liabilities.	Total Liabilities except Capital.
Total.	Fire.	Marine and Inland.	Total.		
\$17,733 29	\$113,110 13	\$24,650 64	\$137,760 77	\$10,096 00	\$165,590 08
13,638 59	90,767 10		90,767 10	8,948 46	108,354 15
72,650 16	722,175 44	2,139 50	724,314 94	19,353 63	816,318 98
38,911 59	438,338 62		438,338 62	20,000 99	497,296 20
\$6,514,837 00	\$51,980,651 23	\$1,176,526 68	\$53,137,177 91	\$9,110,267 48	\$68,762,282 39
\$38,792 90	\$378,384 24	\$33,625 07	\$412,009 31	\$23,142 54	\$473,944 84
91,334 42		106,432 40	106,432 40	108,728 98	306,496 75
45,980 37	321,250 65		321,250 65	19,572 84	386,708 86
187,817 37	1,632,016 07		1,632,016 07	61,366 11	1,881,199 55
66,521 90	675,856 98		675,856 98	14,290 33	756,669 21
63,255 00	667,568 24		667,568 24	14,650 51	765,478 75
95,388 84	766,415 35		766,415 35	26,385 41	848,169 60
129,809 74	980,263 40		980,263 40	14,000 00	1,124,073 14
47,443 85	259,258 29		259,258 29	8,877 08	315,579 22
391,554 90	3,222,615 54		3,222,615 54	701,833 01	4,316,008 45
74,333 33	672,223 74		672,223 74	1,590 32	748,647 39
161,273 98	1,120,851 95		1,120,851 95	29,610 07	1,311,735 95
34,545 54		17,966 67	17,966 67	14,327 98	66,840 14
52,796 94		39,537 38	39,537 38	50,296 16	142,630 48
182,813 82	1,450,481 41		1,450,481 41	5,668 21	1,638,958 44
108,053 87	731,081 79		731,081 79	22,912 33	856,997 99
90,014 89	747,944 73		747,944 73	18,524 21	856,789 33
191,728 00	1,065,023 82		1,065,023 82	149,261 66	1,406,018 48
144,021 52	1,178,333 32		1,178,333 32	13,662 49	1,398,517 33
317,881 16	2,548,178 86		2,548,178 86	456,041 40	3,322,101 42
60,025 58	340,962 35		340,962 35	8,547 55	409,535 48
124,830 49	961,322 68		961,322 68	52,578 00	1,184,721 17
19,316 00	159,928 97		159,928 97		179,744 97
29,821 00		86,969 75	86,969 75	2,698 43	69,484 18
75,212 11	473,729 54	75,711 37	549,440 91	15,454 91	640,107 98
\$2,320,457 56	\$20,374,141 92	\$310,242 64	\$20,684,384 56	\$1,834,310 43	\$25,339,152 55
6,514,837 00	51,980,651 23	1,176,526 68	53,137,177 91	9,110,267 48	68,762,282 39
52,068 21	892,720 56	9,589 41	402,259 97	5,547 74	459,905 92
\$9,387,392 77	\$72,727,513 71	\$1,496,298 73	\$74,223,822 44	\$10,950,125 65	\$94,561,340 86

TABLE V.—Showing Sources of the Income of Stock Fire, Fire-Marine, and

Name and Location.	Premiums.	
	Fire.	Inland and Marine.
<i>Michigan Companies.</i>		
Detroit Fire and Marine, Detroit.....	\$175,802 75	\$41,162 60
Grand Rapids Fire Insurance Co., Grand Rapids.....	113,760 15	
Michigan Fire and Marine, Detroit.....	384,073 04	65,885 94
Total — Michigan Companies.....	\$623,185 94	\$107,048 54
<i>Companies of other States.</i>		
Etna, Hartford, Conn.....	\$2,784,754 40	\$188,708 64
Agricultural, Watertown, N. Y.....	813,276 43	
Amazon, Cincinnati, O.....	229,559 52	
American, Boston, Mass.....	213,093 80	44,941 90
American, Newark, N. J.....	426,547 88	
American Central, St. Louis, Mo.....	585,786 23	
American Fire, New York, N. Y.....	595,087 86	
American Fire, Philadelphia, Pa.....	1,613,379 11	
Anglo Nevada Assurance Cor., San Francisco, Cal.....	806,161 62	86,277 66
Artisans, Pittsburgh, Pa.....	22,797 81	
Aurora Fire and Marine, Cincinnati, O.....	72,682 46	
Boylston, Boston, Mass.....	240,312 18	35,685 34
Broadway, New York, N. Y.....	57,555 08	
Buffalo German, Buffalo, N. Y.....	996,025 88	
California, San Francisco, Cal.....	532,042 41	173,872 97
Citizens', New York, N. Y.....	682,602 16	
Citizens', Pittsburgh, Pa.....	270,830 68	
Commerce, Albany, N. Y.....	106,172 92	
Commonwealth, New York, N. Y.....	208,588 80	
Concordia Fire, Milwaukee, Wis.....	355,184 74	
Connecticut Fire, Hartford, Conn.....	1,069,531 04	
Continental, New York, N. Y.....	2,195,067 62	8,918 04
Cooper, Dayton, O.....	120,667 21	
Dwelling-House, Boston, Mass.....	224,939 70	
Eagle Fire, New York, N. Y.....	133,230 00	
Empire State, Rochester, N. Y.....	157,084 56	
Equitable Fire and Marine, Providence, R. I.....	243,451 05	4,917 66
Eureka Fire and Marine, Cincinnati, O.....	55,740 12	7,314 61
Exchange Fire, New York, N. Y.....	323,578 08	104,134 77
Farmers' Fire, York, Pa.....	385,210 11	
Farragut Fire, New York, N. Y.....	157,307 76	
Firemen's, Dayton, O.....	183,645 75	
Firemen's, Newark, N. J.....	282,545 31	
Fireman's Fund, San Francisco, Cal.....	1,072,680 53	165,108 31
Fire Association, Philadelphia, Pa.....	1,592,651 05	
Fire Ins. Co. of the county of Philadelphia, Philadelphia, Pa.....	161,125 43	
Franklin, Columbus, O.....	206,154 56	
Franklin Fire, Philadelphia, Pa.....	472,439 06	
German, Freeport, Ill.....	1,234,397 85	
German American, New York, N. Y.....	2,430,361 65	
German Fire, Peoria, Ill.....	196,583 10	
German Fire, Pittsburgh, Pa.....	203,014 10	
Germania Fire, New York, N. Y.....	1,187,372 88	
Germania Fire and Marine, Cincinnati, O.....	50,182 59	
Girard Fire and Marine, Philadelphia, Pa.....	374,264 86	
Glens Falls, Glens Falls, N. Y.....	513,445 81	
Granite State Fire, Portsmouth, N. H.....	266,361 07	

*Marine Insurance Companies doing business in Michigan during the year 1889.*

Premiums.  Total.	Interest and Dividends.		Rents.	Receipts from all other Sources.	Total Income.
	Interest on Mortgages.	Interest on Bonds, Dividends on Stocks, etc.			
\$216,465 35	\$54,472 79	\$6,612 89	\$1,388 91		\$278,939 94
113,780 15	11,796 06	5,022 83		\$125 00	180,704 04
399,958 98	38,350 84	3,439 44		4,490 80	446,239 56
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$790,184 48	\$104,619 69	\$15,075 16	\$1,388 91	\$4,615 80	\$865,898 54
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$2,573,463 04	\$2,338 76	\$418,543 66	\$6,433 10		\$3,800,773 56
818,276 43	72,060 24	24,740 12	3,560 00		918,656 79
239,556 52	1,790 56	17,192 46	1,865 84		250,947 88
257,975 50		23,877 00			281,852 50
426,547 88	64,828 17	18,402 49	5,029 64		514,808 18
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
535,796 23		85,999 51	25,388 43		597,044 17
565,967 86	3,247 00	49,488 40			638,653 26
1,613,379 11	51,139 03	50,722 27		\$57,832 78	1,772,573 19
892,439 28	50,895 30	74,268 91			1,017,073 49
22,797 31	3,836 08	492 18	1,759 17		28,884 69
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
72,682 46	1,567 80	4,798 79			79,049 05
275,967 52	7,719 67	27,489 78		12 70	311,199 85
57,553 03	90 00	19,896 50			77,540 53
896,025 88	22,177 43	21,594 55	16,143 70	2,747 30	460,688 78
705,415 38	1,132 86	48,726 11	600 00	2,435 10	758,909 45
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
632,602 16	4,402 92	28,389 60	6,210 84		671,605 52
270,330 68	10,500 54	15,736 13	5,597 57		302,184 92
105,172 92	1,052 73	14,084 60	2,145 62		122,406 87
208,589 80	3,978 21	16,290 28		107 40	228,954 64
853,184 74	20,198 81	8,500 00			883,883 55
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
1,099,531 04	37,574 54	60,696 01			1,167,908 59
2,308,965 66	9,494 46	188,094 76	87,873 54		2,489,443 42
120,667 21	2,711 26	8,547 83			131,926 30
224,939 70	8,763 78	9,690 00		160 00	243,553 46
133,230 00	967 50	21,992 56	28,700 04	435 45	185,315 55
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
157,034 56	8,856 60	3,127 77			168,518 93
246,868 71	5,710 80	15,653 81	4,707 18		274,640 50
68,054 73		9,770 05		4,646 79	77,471 57
427,712 80	4,874 20	11,298 76			443,885 76
335,210 11	10,992 11	10,389 83	290 00	1,285 52	358,667 57
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
157,807 76	1,410 98	13,015 18	480 00		172,213 92
183,645 75	17,163 97	3,515 31	6,561 28	3,548 65	214,434 96
282,545 31	50,016 55	36,711 87	7,812 11		377,085 54
1,237,788 64	15,608 04	74,073 01	20,182 19		1,347,647 06
1,562,661 05	88,460 55	134,832 70	2,648 98	3,901 27	1,817,512 43
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
161,125 43	11,862 75	24,772 74	927 21	164 45	198,872 58
206,154 56	4,178 28	6,920 00	225 00	4,082 00	221,559 84
472,439 08	75,514 23	56,375 24	9,851 16	2,155 00	616,334 71
1,284,397 65		141,062 70	188 00	4,551 88	1,430,200 43
2,430,361 65		210,114 75			2,640,476 40
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
196,588 10	18,586 37	1,240 08	98 95		216,509 48
208,014 10	11,452 89	7,371 50	2,237 92		224,076 41
1,187,372 98	4,411 47	106,272 11			1,298,056 46
50,182 59		4,290 81			54,473 40
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
374,264 86	35,137 31	21,328 67	8,901 15		439,631 99
513,445 81	38,643 89	45,998 58	267 00		598,350 28
265,361 07	6,048 99	10,596 68			283,006 74

TABLE V.—SHOWING SOURCES

Name and Location.	Premiums.	
	Fire.	Inland and Marine.
<i>Companies of other States.</i>		
Greenwich, New York, N. Y.	\$746,484 98	\$197,929 11
Guardian Fire, New York, N. Y.	63,638 08	
Hanover Fire, New York, N. Y.	1,176,378 63	
Hartford Fire, Hartford, Conn.	2,821,338 82	
Home, New York, N. Y.	4,180,232 35	157,170 58
Insurance Company of North America, Philadelphia, Pa.	2,617,030 70	1,369,548 38
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	328,560 48	
Kings County Fire, Brooklyn, N. Y.	69,798 72	
Liberty, New York, N. Y.	715,848 48	27,318 91
Long Island, Brooklyn, N. Y.	226,261 06	
Manufacturers and Builders' Fire, New York, N. Y.	307,761 43	
Manufacturers and Merchants', Pittsburgh, Pa.	71,047 88	4,728 78
Mechanics', Philadelphia, Pa.	186,977 58	
Mercantile, Cleveland, O.	110,758 35	63,785 88
Mercantile Fire and Marine, Boston, Mass.	120,162 51	33,474 34
Merchants', Newark, N. J.	809,024 80	
Merchants', Providence, R. I.	237,719 52	
Milwaukee Mechanics', Milwaukee, Wis.	518,807 98	
National Fire, Hartford, Conn.	1,013,840 29	
National Fire, New York, N. Y.	216,484 94	
Newark Fire, Newark, N. J.	208,871 70	
New Hampshire Fire, Manchester, N. H.	791,388 67	
New York Fire, New York, N. Y.	143,629 23	
New York Bowery Fire, New York, N. Y.	339,198 21	
Niagara Fire, New York, N. Y.	1,569,728 86	16,147 77
North American, Boston, Mass.	163,114 91	
Northwestern National, Milwaukee, Wis.	550,452 69	1,916 30
Ohio, Dayton, O.	57,100 19	
Ohio Farmers, LeRoy, O.	665,865 73	
Orient, Hartford, Conn.	894,886 32	2,784 58
Pacific Fire, New York, N. Y.	287,601 34	
Park Fire, New York, N. Y.	49,741 10	
Packers and Provision Dealers', Chicago, Ill.	47,647 71	
Pennsylvania Fire, Philadelphia, Pa.	1,072,173 50	
People's, Pittsburgh, Pa.	181,858 11	
People's Fire, Manchester, N. H.	460,981 13	
People's Fire, New York, N. Y.	124,949 80	10,002 26
Phenix, Brooklyn, N. Y.	3,429,320 40	
Phenix, Hartford, Conn.	2,559,539 35	
Providence Washington, Providence, R. I.	654,207 86	299,673 67
Prudential, Boston, Mass.	82,482 17	
Prudential Fire, New York, N. Y.	141,508 09	
Reading Fire, Reading, Pa.	198,204 86	
Rochester German, Rochester, N. Y.	395,819 82	
Rutgers Fire, New York, N. Y.	78,018 24	
Security, New Haven, Conn.	378,541 78	85,979 65
Security, Cincinnati, O.	65,360 20	4,648 27
Springfield Fire and Marine, Springfield, Mass.	1,681,051 99	
Spring Garden, Philadelphia, Pa.	257,026 44	
Standard Fire, New York, N. Y.	69,847 19	
St. Paul Fire and Marine, St. Paul, Minn.	746,794 89	218,102 02
Sun, San Francisco, Cal.	181,870 87	80,714 33
Teutonia Fire, Philadelphia, Pa.	22,117 01	
Teutonia Fire and Marine, Dayton, O.	64,950 28	
Traders', Chicago, Ill.	527,233 88	353 01
Union, San Francisco, Cal.	719,745 71	95,990 33
Union, Philadelphia, Pa.	277,045 36	104,216 33
Union Fire, Buffalo, N. Y.	32,740 11	
United Firemen's, Philadelphia, Pa.	222,317 19	
United States Fire, New York, N. Y.	159,853 64	26,332 08
Western, Pittsburgh, Pa.	148,561 45	661 26

## OF INCOME.—Continued.

Premiums.	Interest and Dividends.		Rents.	Receipts from all other Sources.	Total Income.
Total.	Interest on Mortgages.	Interest on Bonds, Dividends on Stocks, etc.			
\$944,414 09	\$1,119 00	\$42,444 68	\$13,269 94	\$5,245 00	\$1,006,492 71
63,638 08	180 00	7,300 00		409 60	71,527 68
1,176,376 63	4,335 00	91,287 32			1,271,998 95
2,821,538 82	64,555 64	156,233 51	17,405 56		3,059,533 53
4,337,402 98	40,254 86	255,435 71	87,488 10		4,720,581 60
3,986,574 08	135,715 51	232,628 61		\$3,437 30	4,398,355 50
326,500 48	6,422 98	11,936 43	20,262 66	1,148 16	366,225 71
69,738 72	1,692 76	10,169 71	4,123 20		85,734 89
743,167 39		34,330 19			777,497 58
226,281 06	10,550 48	6,298 21			243,124 70
207,761 43	5,251 36	13,624 04	6,679 47		233,316 80
75,771 66	9,368 96	6,336 46	679 71		92,171 69
136,977 56	11,237 58	27,348 78	5,398 47	1,129 00	182,091 36
174,494 16	6,270 47	18,330 00			194,094 65
158,636 85	1,099 50	27,213 69			181,950 04
609,024 80	22,715 15	39,959 80	2,547 00		674,246 75
237,719 52	4,307 60	16,900 78		420 53	259,048 43
518,887 98	35,698 92	39,122 55	999 96	401 26	595,090 69
1,013,840 29	43,048 71	73,444 92	2,623 78		1,132,957 65
216,484 94	1,555 38	11,810 00			229,850 32
208,871 70	20,787 54	10,321 54	965 00		239,925 78
731,365 67	25,594 36	46,971 67			803,931 70
143,629 23	2,401 06	7,947 30	3,650 57		157,628 16
330,193 21	1,202 00	24,104 55			364,499 76
1,605,973 63	2,654 87	64,406 43	18,392 46		1,691,827 21
163,114 91	3,343 32	10,550 78	1,316 04	1,570 35	179,895 40
552,369 29	23,359 06	41,800 33			617,528 70
57,100 19	7,746 46	3,231 20	941 36		69,019 21
695,965 73		66,234 19			762,099 92
887,370 90	14,372 21	65,207 21	604 56		917,554 88
237,801 34	6,556 80	14,849 00	2,350 02		261,557 16
43,741 10		10,200 00			53,941 10
47,647 71		15,789 08			63,436 74
1,072,173 50	19,409 50	119,916 29	2,885 53		1,214,384 82
181,856 11	10,108 97	8,356 27	4,023 00	100 00	199,441 35
400,931 13	12,130 40	15,301 30			428,362 83
134,952 06		18,046 20			147,998 26
3,429,320 40	9,858 65	77,083 79	62,757 11		3,578,969 95
2,550,539 35	38,948 28	174,118 48	5,444 14		2,778,050 25
963,881 53		41,288 29			995,169 82
82,482 17	4,808 21			1,749 24	89,039 62
141,506 09		8,994 48			150,502 57
196,204 86	12,946 41	10,773 52	1,263 92	2,000 51	225,188 22
305,619 82	15,725 65	5,262 59	9,307 80	7,191 79	438,107 65
78,018 24	2,816 17	11,204 24	2,570 00	287 34	94,895 71
464,521 63	7,188 76	16,141 30		16 61	487,868 30
70,006 47		8,814 84		2,391 20	81,212 51
1,981,051 90	11,347 31	114,319 77	4,388 01		1,811,107 06
257,026 44	18,390 04	31,638 29	3,410 56	965 26	311,430 59
60,347 19	287 34	11,068 23	622 17		81,324 93
964,896 91	35,672 95	56,676 14	8,578 48		1,065,824 48
262,585 20	14,085 69	6,255 00	5,612 00		288,487 89
22,117 01	2,159 18	6,498 63	1,976 28		32,748 08
64,950 28	15,417 41	4,724 75	79 50	1,110 00	86,281 94
527,596 89	13,323 36	45,143 40			586,063 65
515,745 04	10,446 39	48,879 36	8,460 00		583,530 79
381,261 69	400 00	17,947 00	6,828 08	12 67	406,449 42
32,740 11	7,246 05	991 80	171 25		41,149 21
222,317 19	28,618 52	16,084 02			267,019 73
196,158 67	29,662 86	1,420 69		2 50	217,269 74
149,222 71	11,375 23	7,604 66	1,125 00	300 00	169,627 60

TABLE V.—SHOWING SOURCES

Name and Location.	Premiums.	
	Fire.	Inland and Marine.
Westchester Fire, New York, N. Y.....	\$967,328 27	\$3,300 96
Williamsburgh City Fire, Brooklyn, N. Y.....	534,071 09	
Totals—Companies of other States.....	\$64,705,784 21	\$3,574,107 80
<i>Companies of Foreign Governments.</i>		
British America Assurance Co., Toronto, Can.....	\$547,415 29	\$60,475 36
British and Foreign Marine (limited), Liverpool, Eng.....		903,040 08
City of London Fire (limited), London, Eng.....	502,668 14	
Commercial Union Assurance Co., London, Eng.....	2,172,422 77	218,131 41
Guardian Fire and Life Assurance Co., London, Eng.....	843,293 35	
Hamburg Bremen, Fire, Hamburg, Ger.....	949,419 61	
Imperial Fire, London, Eng.....	1,067,912 15	
Lancashire, Manchester, Eng.....	1,454,982 43	
Lion Fire, London, Eng.....	416,331 50	
Liverpool and London and Globe, Liverpool, Eng.....	4,273,371 92	
London Assurance Corporation, London, Eng.....	868,056 35	
London & Lancashire, Fire, Liverpool, Eng.....	1,553,943 54	
Mannheim, Mannheim, Ger.....		192,506 19
Marine (limited), London, Eng.....		290,131 63
North British and Mercantile, London, Eng.....	1,398,191 92	
Northern Assurance Co., London, Eng.....	944,443 07	
Norwich Union Fire, Norwich, Eng.....	1,019,597 31	
Phoenix Assurance Co., London, Eng.....	1,295,691 84	
Queen, Liverpool, Eng.....	1,475,924 02	
Royal, Liverpool, Eng.....	3,079,211 93	
Scottish Union and National, Edinburgh, Scotland.....	502,875 81	
Sun Fire Office, London, Eng.....	1,211,377 00	
Transatlantic Fire, Hamburg, Ger.....	263,140 46	
Union Marine (limited), Liverpool, Eng.....		356,172 35
Western Assurance Co., Toronto, Can.....	844,398 72	396,111 97
Totals { Foreign Companies.....	\$27,199,664 13	\$2,406,568 94
{ Companies of other States.....	64,705,784 21	3,574,107 80
{ Michigan Companies.....	623,135 94	107,048 54
Aggregates.....	\$92,528,584 28	\$6,087,725 28

OF INCOME.—*Concluded.*

Premiums.	Interest and Dividends.		Rents.	Receipts from all other Sources.	Total Income.
	Interest on Mortgages.	Interest on Bonds, Dividends on Stocks, etc.			
\$870,629 28	\$21,221 29	\$35,077 46	\$2,227 80		\$929,155 28
534,071 00	12,979 06	17,301 96	26,571 28		590,923 41
\$279,892 01	\$1,065,258 42	\$4,583,098 72	\$554,682 22	\$152,449 71	\$75,235,371 08
\$807,890 65		\$27,436 19			\$635,326 84
908,040 08		36,341 80		\$58,243 09	992,624 92
502,668 14		22,900 00			524,968 14
2,390,554 18		68,779 81	\$12,180 20		2,466,464 19
643,298 85	\$3,150 00	28,940 14	2,150 00	18,000 00	895,533 49
949,419 61	900 00	41,858 68			991,678 29
1,067,912 15		31,070 88	16,629 82	297 84	1,135,910 14
1,454,982 43		66,777 72			1,521,760 15
416,381 50	8,683 74	16,574 90			441,740 14
4,275,371 92	72,102 22	88,423 36	82,770 64		4,516,668 14
868,056 35		54,676 46			922,732 81
1,553,943 54		77,523 23			1,631,466 77
192,506 19					192,506 19
280,131 63					280,131 63
1,898,191 92		147,627 12			2,040,819 04
944,443 07		44,287 96	1,000 00	34 50	989,765 53
1,019,597 31		51,068 13			1,070,665 44
1,205,691 84		58,900 00			1,354,591 84
1,475,924 02		78,135 17	2,089 86		1,556,099 05
3,079,211 98		116,118 42	81,414 53		3,276,789 88
502,675 81	89,441 80	22,009 24			594,326 85
1,211,377 00	41,692 97	31,098 78			1,284,168 75
263,140 46		16,414 52			279,554 98
356,172 35		14,047 22		9,259 22	379,478 79
1,240,506 69		33,243 68			1,273,749 37
\$29,606,233 07	\$166,120 73	\$1,168,148 36	\$196,134 55	\$80,884 65	\$31,219,471 36
64,279,892 01	1,065,258 42	4,583,098 72	554,682 22	152,449 71	75,235,371 08
730,184 48	104,619 69	15,075 16	1,388 91	4,615 30	855,893 54
\$98,616,309 56	\$1,985,998 84	\$5,766,317 24	\$754,205 68	\$237,899 66	\$107,310,725 98



TABLE VI.—Showing the Nature of the Expenditures of the Stock, Fire, Fire-day of Decem-

Name and Location.	Dividends.	Losses
		Fire.
<i>Michigan Companies.</i>		
Detroit Fire and Marine, Detroit.....	\$35,000 00	\$91,546 85
Grand Rapids Fire Insurance Co., Grand Rapids.....	12,000 00	71,464 90
Michigan Fire and Marine, Detroit.....	32,000 00	220,627 20
Total—Michigan Companies.....	\$79,000 00	\$383,638 45
<i>Companies of other States.</i>		
Aetna, Hartford, Conn.....	\$720,000 00	\$1,540,928 41
Agricultural, Watertown, N. Y.....	49,990 00	\$77,075 02
Amazon, Cincinnati, O.....	17,519 10	127,958 98
American, Boston, Mass.....	9,086 00	161,564 28
American, Newark, N. J.....	62,622 40	216,226 09
American Central, St. Louis, Mo.....	57,000 00	319,074 60
American Fire, New York, N. Y.....	40,000 00	\$79,211 10
American Fire, Philadelphia, Pa.....	50,345 00	1,007,589 85
Anglo-Nevada Assurance Corporation, San Francisco, Cal.....	90,000 00	688,321 49
Artisans, Pittsburgh, Pa.....	5,888 00	10,088 87
Aurora Fire and Marine, Cincinnati, O.....	4,496 80	31,350 71
Boyleston, Boston, Mass.....	33,482 00	196,969 06
Broadway, New York, N. Y.....	20,000 00	18,607 22
Buffalo German, Buffalo, N. Y.....	40,000 00	244,204 25
California, San Francisco, Cal.....	36,000 00	\$90,502 16
Citizens' New York, N. Y.....	30,068 25	\$56,063 31
Citizens', Pittsburgh, Pa.....		179,456 88
Commerce, Albany, N. Y.....	100,000 00	96,708 92
Commonwealth, New York, N. Y.....	80,000 00	209,905 68
Concordia Fire, Milwaukee, Wis.....	14,000 00	255,796 21
Connecticut Fire, Hartford, Conn.....	80,000 00	664,420 18
Continental, New York, N. Y.....	189,440 50	1,281,476 66
Cooper, Dayton, O.....	10,000 00	51,481 74
Dwelling House, Boston, Mass.....	18,000 00	100,927 40
Eagle Fire, New York, N. Y.....	29,972 00	48,594 34
Empire State, Rochester, N. Y.....		114,684 77
Equitable Fire and Marine, Providence, R. I.....	28,644 60	157,002 36
Eureka Fire and Marine, Cincinnati, O.....	12,000 00	36,816 66
Exchange Fire, New York, N. Y.....	14,000 70	242,158 77
Farmers' Fire, York, Pa.....		200,510 82
Farragut Fire, New York, N. Y.....	20,000 00	76,696 40
Firemen's, Dayton, O.....	15,000 00	134,581 86
Firemen's, Newark, N. J.....	72,000 00	254,654 17
Fireman's Fund, San Francisco, Cal.....	120,000 00	629,819 06
Fire Association, Philadelphia, Pa.....	200,000 00	1,024,123 82
Fire Insurance Co. of the County of Philadelphia, Philadelphia, Pa.....	28,000 00	99,328 99
Franklin, Columbus, O.....	18,000 00	130,314 35
Franklin Fire, Philadelphia, Pa.....	100,142 50	311,352 20
German, Freeport, Ill.....	40,000 00	720,162 30
German American, New York, N. Y.....	200,000 00	1,426,058 03
German Fire, Peoria, Ill.....	18,000 00	121,201 35
German Fire, Pittsburgh, Pa.....	16,000 00	126,199 61
Germania Fire, New York, N. Y.....	100,000 00	607,362 91
Germania Fire and Marine, Cincinnati, O.....		42,691 20

*Marine, and Marine Insurance Companies doing business in Michigan on the 31st ber, 1899.*

Paid.		Commissions and Brokerage.	Office Salaries.	Taxes.	Other Expenses.	Total Expenditures.
Marine and Inland.	Total.					
\$28,518 54	\$120,064 89	\$25,592 28	\$21,167 11	\$12,001 36	\$15,064 43	\$229,880 07
42,022 06	262,649 86	24,889 11	5,420 80	2,384 78	5,706 51	121,925 55
		71,902 18	11,411 59	11,854 74	40,268 06	490,081 38
\$70,541 20	\$454,179 65	\$122,183 52	\$37,999 00	\$36,980 88	\$61,094 00	\$781,387 00
\$98,914 63	\$1,634,843 04	\$458,198 12	\$177,057 81	\$51,510 59	\$223,984 23	\$3,265,543 29
	377,075 02	211,090 50	98,309 40	16,468 26	52,871 24	800,864 42
	127,958 98	49,212 98	19,088 16	5,673 74	18,773 56	238,176 42
54,006 12	215,569 40	52,708 44	24,145 35	6,040 41	19,653 37	327,212 97
	216,226 09	70,901 57	48,682 26	18,077 79	37,495 39	447,155 50
	319,074 60	78,454 10	51,469 14	10,751 98	85,571 55	597,321 37
	879,211 10	126,385 40	57,357 38	6,744 28	75,428 10	685,121 21
	1,007,539 35	299,227 24	206,241 69	36,113 45	22,465 19	1,620,982 12
52,287 26	690,608 75	162,143 66	85,983 59	10,387 28	117,682 43	1,156,785 71
	10,088 67	2,661 98	4,380 00	515 95	2,137 15	25,571 75
	31,350 71	17,794 90	6,584 50	947 17	7,176 57	68,349 65
24,797 30	220,766 36	49,425 72	27,800 00	4,008 51	29,328 53	364,261 12
	18,607 22	12,162 97	10,350 00	180 36	10,777 36	72,077 91
	244,204 25	82,275 86	20,051 84	7,470 89	26,305 64	421,206 48
145,081 17	535,533 33	127,637 14	50,697 92	18,699 30	66,591 87	835,149 56
	356,083 31	124,616 74	46,810 54	14,687 25	90,896 04	663,166 13
	179,456 88	60,201 24	10,968 84	9,723 80	15,565 30	275,946 06
	95,706 92	19,966 95	11,755 00	7,698 55	6,454 48	241,489 90
	209,305 68	13,397 82	27,657 69	4,628 55	18,397 69	298,377 43
	255,796 21	81,399 12	22,371 66	9,160 48	30,126 14	413,043 61
	664,420 16	182,261 34	95,431 34	24,875 51	84,324 51	1,181,312 86
5,562 90	1,287,089 76	438,725 31	261,618 64	48,772 43	158,394 68	2,333,961 82
	151,481 74	23,142 67	12,273 08	3,138 31	24,069 89	124,170 69
	100,927 40	59,484 85	19,373 55	6,900 59	21,376 22	226,562 61
	48,594 84	27,617 38	31,124 90	7,674 56	17,489 06	162,472 24
	114,684 77	28,311 21	8,798 38	5,025 68	18,641 88	175,456 42
2,361 29	159,983 65	45,804 88	38,266 99	8,675 85		276,355 92
5,178 39	41,995 06	10,637 45	5,800 00	1,296 38	5,415 25	77,143 13
83,377 08	\$26,085 85	94,429 81	24,623 55	7,144 86	15,498 21	481,673 00
	200,510 82	68,565 31	22,417 85	7,590 57	20,781 27	319,865 82
	76,995 40	28,464 41	25,580 00	3,961 52	18,414 21	171,135 54
	134,581 86	35,509 70	13,919 21	6,548 20	15,447 28	221,006 25
	254,654 17	49,640 51	18,851 04	12,945 10	19,968 39	428,074 21
98,988 04	728,907 10	168,098 65	108,135 95	17,639 45	121,909 29	1,265,190 44
	1,024,128 82	309,606 94	145,199 98	57,567 66	23,147 21	1,759,645 56
	99,928 99	39,173 79	9,747 46	6,500 84	10,653 78	168,904 86
	130,314 35	41,781 76	14,161 31	4,053 18	19,745 24	228,005 84
	311,352 20	81,633 89	54,163 23	21,924 01	68,741 95	637,957 78
	720,162 30	357,400 04	135,944 22	20,370 21	20,277 19	1,294,154 00
	1,426,068 08	397,152 65	192,075 44	61,808 50	245,017 10	2,522,111 72
	121,201 35	43,211 35	25,490 48	4,854 42		212,757 60
	126,199 61	44,899 37	20,672 01	4,776 91	5,310 91	215,568 81
	607,862 91	166,850 81	88,485 01	28,613 69	138,897 93	1,148,690 35
	42,891 20	11,500 39	6,780 00	308 39	2,751 78	64,036 76

TABLE VI.—SHOWING THE NATURE

Name and Location.	Dividends.	Losses
		Fire.
<i>Companies of other States.</i>		
Girard Fire and Marine, Philadelphia, Pa.	\$72,000 00	\$216,667 35
Glens Falls, Glens Falls, N. Y.	20,000 00	237,035 20
Granite State Fire, Portsmouth, N. H.		163,749 02
Greenwich, New York, N. Y.	20,000 00	484,487 96
Guardian Fire, New York, N. Y.		39,853 90
Hanover Fire, New York, N. Y.	100,000 00	654,962 17
Hartford Fire, Hartford, Conn.	250,000 00	1,624,370 15
Home, New York, N. Y.	300,510 00	2,365,969 36
Insurance Company of North America, Philadelphia, Pa.	450,000 00	1,379,733 79
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	20,000 00	194,448 45
Kings County Fire, Brooklyn, N. Y.	18,000 00	41,521 27
Liberty, New York, N. Y.		489,388 20
Long Island, Brooklyn, N. Y.	9,000 00	183,013 65
Manufacturers and Builders' Fire, New York, N. Y.	12,180 00	116,339 91
Manufacturers and Merchants', Pittsburgh, Pa.	15,000 00	42,790 66
Mechanics', Philadelphia, Pa.	20,162 00	95,475 67
Mercantile, Cleveland, O.	25,000 00	96,219 88
Mercantile Fire and Marine, Boston, Mass.	31,858 00	64,301 01
Merchants', Newark, N. J.	39,165 00	493,353 32
Merchants', Providence, R. I.	16,000 00	144,677 95
Milwaukee Mechanics', Milwaukee, Wis.	50,029 50	267,799 82
National Fire, Hartford, Conn.	100,000 00	565,267 19
National Fire, New York, N. Y.	16,000 00	153,230 26
Newark Fire, Newark, N. J.	25,229 40	124,475 14
New Hampshire Fire, Manchester, N. H.	48,000 00	441,850 91
New York Fire, New York, N. Y.	16,000 00	82,564 20
New York Bowery Fire, New York, N. Y.	27,000 00	267,712 84
Niagara Fire, New York, N. Y.	49,992 50	958,683 25
North American, Boston, Mass.	12,084 00	147,391 49
Northwestern National, Milwaukee, Wis.	66,000 00	295,666 64
Ohio, Dayton, O.	9,000 00	39,618 60
Ohio Farmers', LeRoy, O.		473,614 85
Orient, Hartford, Conn.	60,000 00	524,548 29
Pacific Fire, New York, N. Y.	24,000 00	169,042 07
Park Fire, New York, N. Y.		22,496 10
Packers and Provision Dealers', Chicago, Ill.	15,000 00	39,686 35
Pennsylvania Fire, Philadelphia, Pa.	50,000 00	563,732 80
People's, Pittsburgh, Pa.	6,000 00	145,827 69
People's Fire, Manchester, N. H.	15,000 00	276,440 16
People's Fire, New York, N. Y.	12,000 00	74,216 55
Phenix, Brooklyn, N. Y.	60,000 00	1,887,582 60
Phoenix, Hartford, Conn.	280,000 00	1,625,182 55
Providence Washington, Providence, R. I.	32,000 00	427,244 12
Prudential, Boston, Mass.		71,777 86
Prudential Fire, New York, N. Y.	12,000 00	111,523 77
Reading Fire, Reading, Pa.	19,994 80	105,638 88
Rochester German, Rochester, N. Y.	20,000 00	225,399 88
Rutgers Fire, New York, N. Y.	20,000 00	58,765 30
Security, New Haven, Conn.	17,500 00	228,638 60
Security, Cincinnati, O.	9,000 00	37,148 56
Springfield Fire and Marine, Springfield, Mass.	125,000 00	990,718 15
Spring Garden, Philadelphia, Pa.	64,000 00	198,266 09
Standard Fire, New York, N. Y.	14,000 00	30,685 09
St. Paul Fire and Marine, St. Paul, Minn.	50,000 00	498,914 26
Sun, San Francisco, Cal.	15,000 00	138,158 63
Teutonia Fire, Philadelphia, Pa.	8,000 00	12,872 34

## OF EXPENDITURES.—Continued.

Paid.		Commissions	Office	Taxes,	Other	Total
Marine and	Total.	and	Salaries.		Expenses.	Expenditures.
Inland.		Brokerage.				
	\$216,687 35	\$68,584 84	\$47,800 55	\$14,294 62	\$26,288 13	\$445,145 19
	257,085 20	101,185 14	47,266 05	11,845 64	36,465 28	473,587 29
	163,749 02	48,622 13	14,410 39	5,459 48	14,519 36	241,760 38
\$193,083 04	622,551 00	230,666 45	58,551 46	9,226 25	54,013 80	985,008 98
	89,853 90	12,405 60	9,150 20	856 68	8,790 92	70,997 25
	654,932 17	231,253 25	135,006 65	26,795 62	103,953 44	1,251,971 13
	1,624,370 15	459,774 43	199,143 89	55,535 47	215,430 47	2,804,554 41
52,460 62	2,903,329 98	814,207 91	413,161 48	72,736 42	297,648 81	4,806,594 10
1,310,485 03	2,690,218 82	662,172 24	210,873 91	114,215 64	228,150 37	4,355,631 13
171 79	194,630 24	73,955 79	41,414 36	10,896 59	13,137 40	354,074 38
	41,521 27	15,474 08	13,475 00	2,826 12	7,401 53	94,697 95
17,649 57	507,037 77	159,951 36	57,145 02	15,420 87	90,963 48	830,218 50
	183,013 65	60,484 05	22,047 37	2,073 50	35,127 56	311,746 13
	116,399 91	53,332 97	21,909 84	6,555 75	24,475 99	234,794 46
1,920 73	44,641 39	13,072 03	9,295 86	2,523 72	3,497 73	88,070 78
	95,475 67	23,508 47	5,874 84	7,501 22	6,941 14	159,463 34
57,853 96	154,073 86	22,531 87	13,920 00	7,374 88	6,156 46	229,057 07
29,725 30	94,526 31	33,670 97	12,424 00	5,197 92	11,956 55	169,633 75
	493,353 32	157,919 14	33,985 75	21,097 03	38,013 54	828,523 78
	144,677 95	43,514 32	* 35,335 78	6,488 19		246,016 19
	267,799 82	125,200 20	43,661 87	17,946 57	32,233 22	536,921 18
	565,297 19	169,636 43	92,225 12	24,481 59	70,532 65	1,021,223 08
	153,280 26	55,068 77	14,506 34	2,029 02	12,049 02	252,883 41
	124,475 14	44,182 36	17,369 13	7,596 70	10,481 16	229,358 89
	441,850 91	154,199 65	33,806 90	20,430 01	35,128 19	738,417 66
	63,564 20	35,558 33	19,441 96	3,046 64	10,044 68	166,565 81
	297,712 84	74,642 59	36,217 30	8,596 47	29,050 36	441,419 56
4,860 87	963,494 12	278,771 21	124,850 00	33,134 54	177,587 25	1,632,829 62
	147,391 49	22,004 03	13,037 30	5,972 99	20,716 95	221,187 26
3,272 13	296,958 82	194,925 32	54,398 47	13,698 50	40,042 29	578,013 40
	39,618 60	10,333 33	5,178 00	4,142 71	8,548 77	77,321 41
	473,614 85	118,037 41	27,864 20	23,262 31	37,005 10	677,013 87
534 87	525,063 16	153,978 36	52,624 70	20,549 94	71,446 84	898,663 00
	169,042 07	52,143 92	13,047 40	5,656 06	14,633 65	233,523 10
	22,436 10	8,968 40	5,337 33	252 14	6,505 96	43,519 88
	39,686 35	13,123 39		4,091 11	1,108 69	78,009 54
	563,732 80	255,337 64	41,790 12	28,489 33	52,758 29	1,012,068 18
	145,827 69	36,506 29	9,366 67	5,499 17	12,931 50	216,131 32
	276,440 16	96,926 45	16,465 05	9,356 84	28,245 33	442,433 83
3,960 02	78,205 57	31,332 39	11,574 96	1,741 52	9,468 90	144,323 34
21,298 79	1,908,851 39	700,227 59	298,404 52	58,448 21	344,225 19	3,370,156 90
	1,625,182 55	430,641 47	104,067 52	74,134 89	228,642 22	2,787,713 65
238,560 36	665,804 48	181,375 49	53,487 14	22,531 76	97,124 96	1,022,323 83
	71,777 66	7,121 66	8,238 97	2,208 00	16,035 58	105,381 87
	111,523 77	12,575 36	18,837 32	2,683 85	11,562 44	169,202 74
	105,688 98	36,499 94	10,632 00	4,862 62	12,252 51	189,890 65
	225,399 88	72,826 09	20,809 08	13,539 20	28,598 91	331,163 16
	58,765 30	14,941 20	14,472 41	2,919 67	5,269 57	116,368 15
72,259 32	300,897 92	108,555 90	49,209 82	4,659 78		480,823 37
5,178 38	42,326 94	11,259 01	3,745 00	800 95	4,738 63	71,870 53
	960,718 15	288,167 71	72,926 51	55,238 64	156,845 37	1,678,996 38
	198,266 09	55,608 44	17,791 67	14,941 56	14,427 28	365,029 99
	30,685 09	12,104 78	13,819 99	2,634 87	6,560 74	79,905 47
172,662 35	671,596 61	200,673 65	47,495 65	19,996 80	47,293 37	1,036,996 08
55,166 14	193,324 77	45,221 22	29,748 09	3,132 60	22,699 00	309,125 60
	12,872 34	3,980 44	4,237 00	2,445 82	1,915 40	33,451 00

\* Includes supplies and office furniture.

TABLE VI.—SHOWING THE NATURE

Name and Location.	Dividends.	Losses
		Fire.
<i>Companies of other States.</i>		
Teutonia Fire and Marine, Dayton, O.....	\$20,000 00	\$25,450 85
Traders', Chicago, Ill.....	50,000 00	388,998 72
Union, San Francisco, Cal.....	29,990 00	518,068 50
Union, Philadelphia, Pa.....	132 31	152,385 48
Union Fire, Buffalo, N. Y.....	6,000 00	16,358 97
United Firemen's, Philadelphia, Pa.....	18,000 00	157,263 87
United States Fire, New York, N. Y.....	29,994 25	79,398 14
Western, Pittsburgh, Pa.....	18,000 00	118,382 85
Westchester Fire, New York, N. Y.....	30,000 00	468,408 34
Williamsburgh City Fire, Brooklyn, N. Y.....	50,115 00	285,217 74
Totals—Companies of other States.....	\$5,708,488 61	\$39,506,028 48
<i>Companies of Foreign Governments.</i>		
British America Assurance Co., Toronto, Can.....		\$374,001 90
British and Foreign Marine (limited), Liverpool, Eng.....		
City of London Fire (limited), London, Eng.....		447,109 28
Commercial Union Assurance Co., London, Eng.....		1,524,649 25
Guardian Fire and Life Assurance Co., London, Eng.....		485,579 08
Hamburg Bremen Fire, Hamburg, Ger.....		657,095 64
Imperial Fire, London, Eng.....		704,429 28
Lancashire, Manchester, Eng.....		996,909 08
Lion Fire, London, Eng.....		326,648 77
Liverpool and London and Globe, Liverpool, Eng.....		2,908,983 48
London Assurance Corporation, London, Eng.....		576,925 94
London and Lancashire Fire, Liverpool, Eng.....		1,022,216 77
Mannheim, Mannheim, Ger.....		
Marine (limited), London, Eng.....		
North British and Mercantile, London, Eng.....		1,280,596 27
Northern Assurance Co., London, Eng.....		669,737 94
Norwich Union Fire, Norwich, Eng.....		662,075 05
Phoenix Assurance Co., London, Eng.....		955,482 80
Queen, Liverpool, Eng.....		890,160 28
Royal, Liverpool, Eng.....		1,735,924 17
Scottish Union and National, Edinburgh.....		354,083 00
San Fire Office, London, Eng.....		795,100 58
Transatlantic Fire, Hamburg, Ger.....		148,346 56
Union Marine (limited), Liverpool, Eng.....		
Western Assurance Co., Toronto, Can.....		551,661 34
Totals { Foreign Companies.....		\$17,972,459 78
{ Companies of other States.....	\$5,708,488 61	39,506,028 48
{ Michigan Companies.....	79,000 00	388,638 45
Aggregate.....	\$5,782,488 61	\$47,862,126 71

OF EXPENDITURES.—*Concluded.*

Paid.		Commissions and Brokerage.	Office Salaries.	Taxes.	Other Expenses.	Total Expenditures.
Marine and Inland.	Total.					
	\$25,450 85	\$9,087 09	\$11,800 00	\$6,000 58	\$8,955 89	\$81,274 41
	398,998 72	101,062 57	41,756 59	15,723 01	24,580 47	627,091 36
\$70,344 53	588,408 08	200,708 56	50,132 59	19,101 06	87,206 24	955,556 48
193,578 79	346,409 27	64,710 10	23,454 31	8,899 44	52,191 18	495,796 61
	18,353 97	3,788 70	6,315 00	1,846 38	1,736 72	35,995 77
	157,293 87	47,080 56	16,227 46	5,982 71	16,069 77	260,514 37
24,326 96	104,220 10	46,545 80	18,104 80	7,628 63	19,480 01	225,963 59
	118,382 85	24,638 07	8,476 53	5,842 88	6,638 69	181,979 12
3,535 15	471,948 49	185,754 75	37,438 48	21,418 59	101,546 76	848,092 07
	285,217 74	138,298 52	59,771 65	5,066 76	38,180 02	571,659 69
\$3,043,885 95	\$42,549,914 43	\$12,967,614 49	\$5,457,964 91	\$1,686,917 71	\$5,298,760 52	\$78,609,680 67
\$35,612 58	\$409,614 48	\$126,226 44	\$13,225 72	\$16,342 59	\$25,061 05	\$590,490 28
\$12,356 40	312,856 40	112,523 80	49,772 04	18,628 47	1,152 40	494,438 11
	447,109 29	95,967 14	33,496 76	19,173 47	35,972 08	681,658 69
196,217 06	1,722,366 31	469,711 27	124,158 80	54,218 08	187,508 53	2,506,462 94
	485,579 08	176,741 80	96,086 23	23,791 89	84,671 09	866,819 84
	657,098 64	162,523 16	82,122 10	28,114 78	69,700 74	994,547 87
	704,429 23	208,025 57	114,878 55	89,199 69	32,009 97	1,068,543 01
	996,309 08	296,630 88	174,484 47	33,094 12		1,508,018 55
	326,648 77	70,898 58	30,368 51	11,717 63	24,406 86	463,530 35
	2,903,983 46	791,479 80	222,713 66	88,906 70	200,987 73	4,102,971 37
	576,925 94	175,445 59	65,169 06	23,545 66	51,189 80	892,270 05
	1,022,216 77	314,289 89	69,881 33	32,992 63	88,823 86	1,528,204 48
123,986 61	123,986 61	21,126 16		4,979 48	11,451 98	161,494 23
100,061 60	100,061 60	38,946 87	15,964 57	6,968 57		161,971 61
	1,280,599 27	314,308 25	282,116 71	49,561 95	70,506 15	1,947,092 33
	689,787 94	160,006 77	65,515 79	27,399 65	104,121 81	1,046,781 96
	662,075 05	188,658 34	71,803 94	13,359 92	69,921 83	1,000,219 08
	955,432 30	271,465 23	72,452 06	45,918 59	57,508 96	1,402,772 14
	890,180 23	221,612 58	108,142 72	48,526 26	90,110 05	1,339,551 84
	1,735,924 17	562,846 62	159,376 61	69,552 88	244,140 26	2,771,840 54
	354,083 00	84,881 98	30,057 92	16,398 83	19,168 97	504,540 65
	796,100 56	210,064 53	64,876 94	26,176 31	116,187 32	1,212,405 66
	148,347 56	65,333 56	16,880 57	5,536 87	17,461 85	253,553 91
86,968 89	66,368 89	44,041 48	4,300 00	6,001 68	6,484 74	147,786 79
396,468 83	918,150 17	228,294 72	26,900 00	26,771 39	91,778 68	1,291,574 96
\$1,223,611 97	\$19,196,071 75	\$5,408,540 76	\$1,988,859 08	\$721,872 49	\$1,650,196 66	\$28,910,540 74
3,043,885 95	42,549,914 43	12,967,614 49	5,457,964 91	1,686,917 71	5,298,760 52	78,609,680 67
70,541 20	454,179 65	122,183 52	87,999 00	26,980 88	61,094 00	781,387 00
\$4,335,039 12	\$62,200,165 83	\$18,498,398 77	\$7,434,842 99	\$2,365,721 08	\$7,005,051 18	\$108,301,608 41

TABLE VII.—*Risks and Premiums—Comparative Exhibit of Amount of Assets to the entire business of 1889, with average premium rate charged in Michi-*

Name and Location.	Entire Business.	
	Risks in Force December 31, 1889.	Admitted Assets December 31, 1889.
<i>Michigan Companies.</i>		
*Detroit Fire and Marine, Detroit.....	\$21,187,190	\$971,810 34
Grand Rapids Fire Insurance Company, Grand Rapids.....	9,339,122	310,118 71
*Michigan Fire and Marine, Detroit.....	28,091,170	785,115 50
Total—Michigan Companies.....	\$59,517,482	\$2,016,544 55
<i>Companies of Other States.</i>		
*Aetna, Hartford, Conn.....	†\$382,802,848	\$9,779,814 65
Agricultural, Watertown, N. Y.....	242,348,150	2,168,808 61
Amazon, Cincinnati, O.....	22,471,886	580,476 15
*American, Boston, Mass.....	25,159,545	591,187 81
American, Newark, N. J.....	96,779,548	2,048,584 12
American Central, St. Louis, Mo.....	61,792,980	1,344,353 49
American Fire, New York, N. Y.....	92,622,588	1,800,842 03
American Fire, Philadelphia, Pa.....	†198,287,240	2,567,669 97
*Anglo Nevada Assurance Cor., San Francisco, Cal.....	57,973,714	2,519,552 99
Artisans, Pittsburgh, Pa.....	3,054,479	140,718 08
Aurora Fire and Marine, Cincinnati, O.....	9,454,781	170,806 63
*Boylston, Boston, Mass.....	33,200,252	906,129 20
Broadway, New York, N. Y.....	15,022,104	458,818 49
Buffalo German, Buffalo, N. Y.....	59,773,844	1,374,765 79
*California, San Francisco, Cal.....	49,152,077	1,197,874 60
Citizens', New York, N. Y.....	118,579,889	1,126,496 92
Citizens', Pittsburgh, Pa.....	28,472,269	728,574 32
Commerce, Albany, N. Y.....	18,362,981	353,801 53
Commonwealth, New York, N. Y.....	21,780,890	658,301 53
Concordia Fire, Milwaukee, Wis.....	43,068,965	544,166 97
Connecticut Fire, Hartford, Conn.....	115,397,842	2,128,592 99
Continental, New York, N. Y.....	523,342,270	5,192,778 91
Cooper, Dayton, O.....	13,744,874	271,861 91
Dwelling House, Boston, Mass.....	44,438,412	587,758 72
Eagle Fire, New York, N. Y.....	40,828,968	1,181,626 09
Empire State, Rochester, N. Y.....	11,930,355	345,954 73
*Equitable Fire and Marine, Providence, R. I.....	26,408,785	566,944 60
*Eureka Fire and Marine, Cincinnati, O.....	7,410,572	260,437 02
*Exchange Fire, New York, N. Y.....	29,127,496	421,023 67
Farmers' Fire, York, Pa.....	45,443,065	564,475 45
Farragut Fire, New York, N. Y.....	27,791,888	406,208 97
Firemen's, Dayton, O.....	24,660,790	493,781 57
Firemen's, Newark, N. J.....	46,858,238	1,720,158 41
*Fireman's Fund, San Francisco, Cal.....	109,319,294	2,381,717 74
Fire Association, Philadelphia, Pa.....	†276,653,886	4,416,219 67
Fire Insurance Co. of the County of Philadelphia, Philadelphia, Pa.....	†23,539,808	855,594 83
Franklin, Columbus, O.....	26,841,170	875,016 56
Franklin Fire, Philadelphia, Pa.....	†137,065,835	3,174,357 04
German, Freeport, Ill.....	171,547,349	2,452,621 09
German American, New York, N. Y.....	496,840,407	5,419,346 91
German Fire, Peoria, Ill.....	12,353,996	433,221 87

\* Did Fire and Marine business. For Fire and Marine premium rate, see Appendix to Table VII, on page lxvii.

† Includes Perpetual Risks.

1889.]

## COMMISSIONER OF INSURANCE.

*Amount at Risk, December 31, 1889; also comparing average premium rate charged during 1889 by the Stock Insurance Companies doing business herein.*

Entire Business.				Michigan Business Only.		
Per Cent of Assets to Amount at Risk.	Entire Risks Written during 1890.	Premiums Charged Thereon.	Premium Rate for Entire Business.	Risks Written in Michigan During 1889.	Premiums Charged Thereon.	Per Cent of Assets to Amount at Risk.
4.58	\$21,379,248	\$256,145 80	1.19	\$10,061,913 00	\$112,896 94	
3.32	10,688,689	135,976 73	1.27	4,979,965 00	69,311 57	
2.53	36,962,338	500,059 31	1.35	9,633,192 00	170,708 61	
3.34	\$69,085,275	\$892,181 84	1.29	\$24,680,070 00	\$352,902 12	
2.98	\$349,188,647	\$3,203,377 90	9.17	\$15,436,628 00	\$89,239 86	
.89	100,274,817	988,021 07	.93	872,522 00	8,524 99	
2.36	19,743,309	269,056 22	1.36	1,113,410 00	15,722 24	
2.34	23,912,616	289,926 86	1.21	677,292 00	8,055 43	
2.11	66,766,337	518,573 11	.76	429,499 00	5,028 64	
2.17	51,902,642	656,122 68	1.26	828,252 00	9,998 18	
1.40	108,411,495	748,785 16	.73	678,086 00	11,042 29	
1.32	164,733,636	1,886,065 21	1.14	5,198,702 00	81,456 59	
4.34	96,907,920	1,428,480 59	1.44	1,842,198 00	27,753 86	
4.60	2,381,083	27,786 36	1.16	135,640 28	1,523 61	
1.80	7,121,391	81,107 77	1.13	520,342 00	5,728 40	
2.72	33,881,050	389,696 71	1.00	379,622 00	15,861 55	
3.05	12,393,721	69,372 85	.56	182,300 00	1,696 41	
2.29	46,462,216	489,391 71	1.05	2,546,968 00	29,010 78	
2.43	68,612,056	944,785 28	1.43	1,124,459 00	20,969 52	
.99	89,958,873	743,062 29	.82	1,215,528 00	17,636 52	
2.55	26,844,932	315,929 60	1.17	1,260,862 00	23,270 13	
2.16	12,501,354	128,962 83	1.08	540,342 00	7,013 35	
2.99	27,083,010	248,581 16	.91	190,500 00	1,953 78	
1.26	53,513,633	413,704 96	1.23	1,604,068 00	24,394 62	
1.84	104,121,663	1,275,442 56	1.22	3,788,048 00	57,093 66	
.99	276,802,399	2,424,809 83	.87	3,912,588 00	62,806 02	
1.97	14,301,433	165,849 47	1.15	1,192,300 00	18,529 76	
1.32	24,187,925	259,556 20	1.07	1,918,075 00	14,598 75	
2.78	29,152,227	158,609 97	.54	349,675 00	2,869 27	
2.49	15,043,250	195,725 52	1.30	510,450 00	11,038 87	
2.11	27,421,594	287,823 06	1.04	750,392 00	11,924 48	
3.51	7,141,849	92,202 70	1.29	697,802 00	8,972 28	
1.44	37,295,798	442,643 90	1.18	759,486 00	10,297 63	
1.24	29,620,466	370,635 99	1.25	406,275 00	6,703 66	
1.46	20,882,765	170,821 05	.81	292,480 00	3,021 18	
1.96	19,331,285	253,356 78	1.31	721,139 00	9,498 66	
3.67	36,620,861	316,968 71	.96	395,235 00	4,153 74	
2.17	122,469,339	1,770,826 97	1.44	3,393,055 98	45,953 16	
1.59	149,950,849	1,843,604 36	1.22	3,323,040 00	53,190 40	
1.63	18,815,837	228,118 44	1.21	253,666 00	4,033 38	
1.39	22,519,610	257,249 96	1.14	316,725 00	3,255 55	
2.39	50,555,253	584,905 03	1.11	1,746,027 06	27,391 50	
1.42	92,230,088	1,559,357 08	1.68	3,476,504 00	55,719 98	
1.09	348,529,410	2,937,144 70	.85	3,863,770 00	59,715 47	
.35	18,149,221	275,251 61	1.51	596,725 00	7,857 90	



TABLE VII.—*Risks and Premiums—Comparative Exhibit of Amount of Assets to the entire business of 1889, with average premium rate charged in Michi-*

Name and Location.	Entire Business.	
	Risks in Force December 31, 1889.	Admitted Assets December 31, 1889.
<i>Michigan Companies.</i>		
*Detroit Fire and Marine, Detroit.....	\$21,187,190	\$971,810 34
Grand Rapids Fire Insurance Company, Grand Rapids.....	9,339,122	810,118 71
*Michigan Fire and Marine, Detroit.....	28,901,170	785,115 50
Total—Michigan Companies.....	\$59,517,482	\$2,016,544 55
<i>Companies of Other States.</i>		
*Aetna, Hartford, Conn.....	†\$332,902,848	\$9,779,814 65
Agricultural, Watertown, N. Y.....	242,348,150	2,168,808 61
Amazon, Cincinnati, O.....	22,471,896	580,476 15
*American, Boston, Mass.....	25,159,545	591,187 81
American, Newark, N. J.....	96,779,548	2,048,584 12
American Central, St. Louis, Mo.....	61,792,980	1,344,353 49
American Fire, New York, N. Y.....	92,622,538	1,800,842 08
American Fire, Philadelphia, Pa.....	†193,287,240	2,567,669 97
*Anglo Nevada Assurance Cor., San Francisco, Cal.....	57,973,714	2,519,552 99
Artisans, Pittsburgh, Pa.....	3,054,479	140,713 08
Aurora Fire and Marine, Cincinnati, O.....	9,454,781	170,906 63
*Boylston, Boston, Mass.....	83,200,252	906,129 20
Broadway, New York, N. Y.....	15,022,104	458,813 49
Buffalo German, Buffalo, N. Y.....	59,773,844	1,374,765 79
*California, San Francisco, Cal.....	49,152,077	1,197,874 60
Citizens', New York, N. Y.....	118,579,889	1,126,496 92
Citizens', Pittsburgh, Pa.....	28,472,289	728,574 32
Commerce, Albany, N. Y.....	13,862,981	353,901 53
Commonwealth, New York, N. Y.....	21,780,890	653,301 53
Concordia Fire, Milwaukee, Wis.....	43,068,955	544,166 97
Connecticut Fire, Hartford, Conn.....	115,397,842	2,128,592 99
Continental, New York, N. Y.....	523,342,270	5,192,773 91
Cooper, Dayton, O.....	13,744,874	271,961 91
Dwelling House, Boston, Mass.....	44,438,412	587,758 72
Eagle Fire, New York, N. Y.....	40,628,968	1,181,626 09
Empire State, Rochester, N. Y.....	11,980,855	345,954 73
*Equitable Fire and Marine, Providence, R. I.....	26,906,735	566,944 60
*Eureka Fire and Marine, Cincinnati, O.....	7,410,572	260,437 02
*Exchange Fire, New York, N. Y.....	29,127,496	421,023 67
Farmers' Fire, York, Pa.....	45,443,086	564,475 45
Farragut Fire, New York, N. Y.....	27,791,888	406,203 97
Firemen's, Dayton, O.....	24,660,790	468,731 57
Firemen's, Newark, N. J.....	46,858,238	1,720,158 41
*Fireman's Fund, San Francisco, Cal.....	109,819,294	2,381,717 79
Fire Association, Philadelphia, Pa.....	†276,653,386	4,416,219 67
Fire Insurance Co. of the County of Philadelphia, Philadelphia, Pa.....	†23,589,608	855,594 83
Franklin, Columbus, O.....	26,841,170	375,016 56
Franklin Fire, Philadelphia, Pa.....	†137,965,835	3,174,357 04
German, Freeport, Ill.....	171,547,349	2,452,621 09
German American, New York, N. Y.....	496,940,407	5,419,346 91
German Fire, Peoria, Ill.....	12,353,996	483,221 87

\* Did Fire and Marine business. For Fire and Marine premium rate, see Appendix to Table VII, on page lxvii.

† Includes Perpetual Risks.

*Amount at Risk, December 31, 1889; also comparing average premium rate charged on gain during 1889 by the Stock Insurance Companies doing business herein.*

Entire Business.				Michigan Business Only.		
Per Cent of Assets to Amount at Risk.	Entire Risks Written during 1889.	Premiums Charged Thereon.	Premium Rate for Entire Business.	Risks Written in Michigan During 1889.	Premiums Charged Thereon.	Premium Rate in Michigan.
4.58	\$21,379,248	\$256,145 90	1.19	\$10,061,913 00	\$112,886 94	1.12
3.32	10,668,689	135,976 73	1.27	4,979,965 00	69,311 57	1.39
2.53	36,962,388	500,059 81	1.35	9,633,192 00	170,768 61	1.77
3.24	\$69,085,275	\$892,181 84	1.29	\$24,680,070 00	\$352,902 12	1.43
2.98	\$349,189,647	\$3,208,377 90	9.17	\$15,486,623 00	\$69,289 86	.57
.89	100,274,817	988,021 07	.98	572,523 00	8,524 99	.97
2.36	19,743,309	269,056 22	1.36	1,113,410 00	15,723 24	1.41
2.34	23,912,616	289,926 86	1.21	677,292 00	8,065 48	1.19
3.11	66,766,337	518,572 11	.76	429,490 00	5,028 64	1.17
2.17	51,902,642	656,122 68	1.26	828,252 00	9,996 13	1.20
1.40	108,411,495	743,785 16	.73	678,096 00	11,042 29	1.62
1.32	164,733,686	1,986,095 21	1.14	5,198,702 00	81,456 59	1.56
4.34	96,907,920	1,428,480 59	1.44	1,842,198 00	27,753 86	2.06
4.60	2,831,063	27,786 86	1.16	135,640 28	1,523 61	1.12
1.80	7,121,391	81,107 77	1.13	520,343 00	5,723 40	1.10
2.72	33,989,050	339,696 71	1.00	379,622 00	15,961 55	1.90
3.05	12,398,721	69,372 85	.56	182,300 00	1,699 41	.98
2.29	46,462,216	489,891 71	1.05	2,546,963 00	29,010 73	1.12
2.43	63,612,056	944,795 28	1.48	1,124,459 00	20,969 52	1.86
.99	89,968,673	743,052 29	.82	1,215,528 00	17,636 52	1.45
2.55	26,344,982	315,929 60	1.17	1,260,962 00	28,270 13	1.84
2.16	12,501,354	128,952 89	1.03	540,342 00	7,013 35	1.29
2.99	27,068,010	248,531 16	.91	190,500 00	1,953 73	1.02
1.26	33,513,633	413,704 96	1.23	1,604,068 00	24,394 62	1.52
1.64	104,121,663	1,275,442 56	1.22	3,789,048 00	57,093 66	1.50
.99	276,902,399	2,424,809 83	.87	3,912,588 00	62,806 02	1.60
1.97	14,301,433	165,849 47	1.15	1,192,300 00	18,529 76	1.55
1.32	24,187,925	259,556 20	1.07	1,914,075 00	14,596 75	.76
3.78	29,152,227	158,609 97	.54	349,675 00	2,969 27	.82
2.69	15,043,250	195,725 52	1.30	510,450 00	11,083 87	2.16
2.11	27,421,594	287,823 06	1.04	750,392 00	11,924 48	1.59
3.51	7,141,899	92,202 70	1.29	697,302 00	8,972 28	1.28
1.44	37,295,798	442,643 90	1.18	759,496 00	10,297 63	1.35
1.24	29,620,466	370,635 99	1.25	406,275 00	6,708 66	1.65
1.46	20,882,765	170,821 05	.81	292,480 00	3,021 18	1.08
1.66	19,331,285	253,356 78	1.31	721,139 00	9,498 66	1.31
3.67	36,620,361	316,968 71	.86	965,235 00	4,153 74	1.13
2.17	122,469,889	1,770,826 97	1.44	3,983,055 68	45,953 18	1.35
1.59	149,950,949	1,843,604 86	1.22	3,323,040 00	53,190 40	1.60
3.63	18,815,837	228,118 44	1.21	253,666 00	4,083 88	1.59
1.89	22,519,610	257,249 96	1.14	318,725 00	3,255 55	1.00
2.39	50,555,253	564,905 08	1.11	1,746,027 06	27,391 50	1.56
1.42	92,230,098	1,569,357 08	1.66	3,476,504 00	55,719 96	1.60
1.09	348,529,410	2,987,144 70	.85	3,983,770 00	59,715 47	1.54
.35	18,149,221	275,251 61	1.51	598,725 00	7,857 90	1.31

TABLE VII.—RISKS AND PREMIUMS.—Continued.

Name and Location.	Entire Business.	
	Risks in Force December 31, 1889.	Admitted Assets December 31, 1889.
<i>Companies of other States.</i>		
German Fire, Pittsburgh, Pa.	\$28,489,254	\$467,780 26
Germania Fire, New York, N. Y.	281,260,835	2,815,186 84
Germania Fire and Marine, Cincinnati, O.	5,274,248	143,541 65
Girard Fire and Marine, Philadelphia, Pa.	68,291,807	1,424,968 80
Glens Falls, Glens Falls, N. Y.	706,136,490	1,761,770 06
Granite State Fire, Portsmouth, N. H.	33,442,315	456,673 12
*Greenwich, New York, N. Y.	247,171,717	1,459,790 84
Guardian Fire, New York, N. Y.	7,900,437	270,875 20
Hanover Fire, New York, N. Y.	189,381,188	2,469,823 47
Hartford Fire, Hartford, Conn.	345,574,745	5,917,454 49
*Home, New York, N. Y.	723,853,422	8,781,159 61
*Insurance Company of North America, Philadelphia, Pa.	†455,762,533	8,420,477 75
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.	37,660,506	718,452 77
Kings County Fire, Brooklyn, N. Y.	10,062,819	361,418 00
Liberty, New York, N. Y.	77,809,593	1,577,662 49
Long Island, Brooklyn, N. Y.	39,945,702	397,417 15
Manufacturers and Builders' Fire, New York, N. Y.	36,115,778	501,118 24
*Manufacturers and Merchants', Pittsburgh, Pa.	9,105,949	399,005 18
Mechanics', Philadelphia, Pa.	13,965,518	664,323 38
*Mercantile, Cleveland, O.	12,132,165	878,453 45
*Mercantile Fire and Marine, Boston, Mass.	17,071,516	672,816 69
Merchants', Newark, N. J.	97,172,215	1,523,156 37
Merchants', Providence, R. I.	26,322,566	479,939 53
Milwaukee Mechanics', Milwaukee, Wis.	64,303,470	1,621,603 65
National Fire, Hartford, Conn.	119,544,476	2,443,987 38
National Fire, New York, N. Y.	24,776,145	403,364 59
Newark Fire, Newark, N. J.	29,908,413	790,089 53
New Hampshire Fire, Manchester, N. H.	80,651,596	1,598,816 06
New York Fire, New York, N. Y.	20,567,730	856,659 41
New York Bowery Fire, New York, N. Y.	56,642,830	707,726 22
*Niagara Fire, New York, N. Y.	298,359,177	2,446,654 02
North American, Boston, Mass.	22,350,724	354,429 42
*Northwestern National, Milwaukee, Wis.	80,324,880	1,504,799 08
Ohio, Dayton, O.	1,468,924	210,126 37
Ohio Farmers, Leltoy, O.	248,625,025	1,561,006 61
Orient, Hartford, Conn.	88,216,750	1,752,222 33
Pacific Fire, New York, N. Y.	40,854,808	714,852 02
Park Fire, New York, N. Y.	8,063,788	235,767 32
Packers and Provision Dealers', Chicago, Ill.	5,785,738	804,695 46
Pennsylvania Fire, Philadelphia, Pa.	†152,213,256	3,329,985 81
People's, Pittsburgh, Pa.	15,372,640	305,595 00
*People's Fire, Manchester, N. H.	88,901,190	623,593 31
*People's Fire, New York, N. Y.	18,756,312	344,316 31
Phoenix, Brooklyn, N. Y.	489,657,639	4,789,297 26
Phoenix, Hartford, Conn.	295,179,474	5,205,004 23
*Providence Washington, Providence, R. I.	63,559,606	1,144,316 12
Prudential, Boston, Mass.	7,289,982	197,138 27
Prudential Fire, New York, N. Y.	13,788,467	273,401 55
Reading Fire, Reading, Pa.	22,959,137	554,051 64
Rochester German, Rochester, N. Y.	53,884,406	710,477 41
Rutgers Fire, New York, N. Y.	11,474,585	408,829 61
*Security, New Haven, Conn.	40,763,766	660,453 62
*Security, Cincinnati, O.	6,545,897	228,397 22
Springfield Fire and Marine, Springfield, Mass.	181,306,154	3,410,962 94
Spring Garden, Philadelphia, Pa.	29,239,929	1,278,588 30
Standard Fire, New York, N. Y.	10,855,647	382,350 71
*St. Paul Fire and Marine, St. Paul, Minn.	94,433,102	1,663,904 60
Sun, San Francisco, Cal.	16,668,130	468,184 43

\* Did Fire and Marine business. For Fire and Marine premium rate, see Appendix to Table VII, on page lxvii.

† Includes perpetual risks.

TABLE VII.—RISKS AND PREMIUMS.—Continued.

Entire Business.				Michigan Business Only.		
Per Cent of Amount at Risk.	Entire Risks Written during 1889.	Premiums Charged Thereon.	Premium Rate for Entire Business.	Risks Written in Michigan During 1889.	Premiums Charged Thereon.	Premium Rate in Michigan.
1.64	\$21,226,752	\$242,113 00	1.14	\$359,782 06	\$4,785 00	1.33
1.26	180,167,555	1,552,618 10	.86	8,596,159 00	48,295 09	1.20
2.72	4,684,149	61,047 04	1.33	813,058 00	11,113 94	1.36
2.08	44,077,026	462,083 06	1.04	1,694,688 00	17,568 72	1.08
1.97	63,496,196	625,238 26	.96	1,143,122 00	10,970 10	.95
1.36	33,947,952	381,882 73	1.12	537,159 00	6,271 21	1.16
.58	264,617,248	1,089,232 00	.89	477,922 00	5,186 15	1.07
3.47	8,376,528	73,963 74	.88	72,700 00	815 52	1.13
1.29	161,696,610	1,364,006 89	.84	2,481,056 00	35,273 06	1.45
1.71	262,483,849	3,262,523 70	1.24	7,733,930 00	97,968 88	1.26
1.21	675,806,501	5,350,968 46	.79	10,306,843 00	117,214 92	1.13
1.84	631,231,363	4,852,679 92	.76	5,558,649 00	86,787 30	1.56
1.90	42,482,102	396,639 10	.98	560,116 00	7,697 60	1.37
3.59	9,811,235	75,312 64	.77	118,178 00	1,228 20	1.04
1.77	101,475,214	989,807 13	.97	1,840,792 00	28,498 28	2.12
.90	39,482,324	285,475 83	.74	367,160 00	3,152 90	.85
1.98	30,750,664	257,141 55	.83	921,818 00	9,514 32	1.08
4.06	10,527,954	109,911 81	1.04	356,980 00	3,080 13	.84
4.76	3,181,489	161,238 54	5.06	291,996 00	2,646 04	.90
3.11	16,515,982	188,942 06	1.14	1,453,590 00	26,675 84	1.62
3.94	15,627,179	192,927 17	1.28	824,402 00	10,405 77	1.26
1.56	79,601,618	892,700 98	7.12	1,691,026 75	23,068 86	1.36
1.82	25,108,772	267,754 25	1.06	661,217 00	10,417 95	1.57
2.52	43,440,082	570,353 18	1.31	1,929,996 00	27,099 87	1.40
2.04	92,430,456	1,201,155 60	1.29	3,646,450 00	57,598 90	1.57
1.62	26,219,857	269,558 74	1.02	214,210 00	2,587 67	1.19
2.44	27,597,773	284,164 18	.84	532,313 38	7,465 14	1.40
1.96	76,396,177	890,990 17	1.16	2,208,898 00	23,954 72	1.06
1.73	19,520,308	179,702 00	.92	289,888 00	3,406 96	1.87
1.24	46,604,780	435,044 78	.98	962,238 00	11,181 54	1.16
.81	287,047,192	2,144,683 79	.90	3,722,274 00	71,486 01	1.92
1.56	22,510,448	219,463 92	.97	235,784 00	2,660 92	1.13
1.87	53,434,429	616,475 95	1.15	3,166,925 00	34,984 20	1.10
11.24	5,488,282	69,111 23	1.25	1,007,751 00	12,212 62	1.21
.62	82,570,596	737,097 21	.89	14,305,837 00	119,704 98	.83
1.96	83,282,588	1,040,002 47	1.24	2,415,128 00	34,764 19	1.43
1.74	34,666,841	287,029 75	.82	461,183 00	5,213 96	1.13
2.92	6,708,924	46,900 00	.69	85,491 00	735 08	.86
3.25	7,234,402	63,238 68	.87	210,940 00	2,221 71	1.06
2.18	106,389,221	1,306,353 26	1.26	1,836,676 00	33,573 77	1.62
1.96	17,285,443	224,420 92	1.29	884,186 40	18,702 00	1.64
1.60	42,188,536	588,563 69	1.39	1,127,211 91	16,054 92	1.42
1.63	17,980,367	151,509 59	.84	381,671 00	3,804 59	.99
.96	335,653,640	3,940,384 51	1.17	3,546,068 00	83,345 43	1.50
1.76	234,534,683	2,802,914 96	1.19	7,243,885 00	98,439 88	1.29
1.36	130,987,640	1,223,137 23	.98	970,520 00	12,209 74	1.25
2.71	10,604,377	112,480 59	1.06	169,500 00	2,908 80	1.71
1.99	16,316,959	168,120 13	1.08	149,600 00	1,746 62	1.19
2.41	19,758,480	232,303 10	1.17	343,382 00	3,684 57	1.07
1.81	43,991,082	508,732 81	1.15	2,179,077 00	27,743 47	1.27
3.54	10,984,765	87,070 44	.79	488,859 00	5,123 05	1.06
1.62	56,896,858	604,765 61	1.06	1,598,549 00	21,571 25	1.36
3.43	6,875,362	84,508 72	1.32	697,802 00	8,972 28	1.28
1.86	143,086,358	1,981,652 34	1.35	2,846,948 00	46,273 64	1.62
4.35	29,719,308	325,708 26	1.09	729,065 00	9,738 22	1.33
3.52	10,155,791	81,960 79	.80	207,885 00	2,065 66	.99
1.76	60,875,921	1,214,078 54	1.35	1,792,130 00	26,531 08	1.48
2.78	24,973,818	408,712 96	1.61	847,492 00	4,145 85	1.19

TABLE VII. RISKS AND PREMIUMS.—*Concluded.*

Name and Location.	Entire Business.	
	Risks in Force December 31, 1899.	Admitted Assets, Decem- ber 31, 1899.
<i>Companies of other States.</i>		
Teutonia Fire, Philadelphia, Pa.	\$3,679,282	\$265,232 92
Teutonia Fire and Marine, Dayton, O.	10,893,974	405,311 16
*Traders', Chicago, Ill.	46,676,672	1,276,517 64
*Union, San Francisco, Cal.	53,843,824	1,270,687 84
*Union, Philadelphia, Pa.	29,672,849	590,538 73
Union Fire, Buffalo, N. Y.	4,166,190	171,300 55
United Firemen's, Philadelphia, Pa.	† 50,723,825	1,072,351 58
United States Fire, New York, N. Y.	25,335,086	651,403 85
*Western, Pittsburgh, Pa.	15,515,403	431,383 39
*Westchester Fire, New York, N. Y.	146,792,704	1,481,706 53
Williamsburgh City Fire, Brooklyn, N. Y.	106,466,659	1,355,811 55
Totals—Companies of other States	\$9,814,174,726	\$157,678,846 63
<i>Companies of Foreign Governments.</i>		
*British America Assurance Co., Toronto, Can.	\$61,003,824	\$711,565 72
†British and Foreign Marine (limited), Liverpool, Eng.	10,218,876	1,070,921 83
City of London Fire (limited), London, Eng.	43,233,688	714,702 11
*Commercial Union Assurance Co., London, Eng.	314,062,290	2,607,488 09
Guardian Fire and Life Assurance Co., London, Eng.	145,764,511	1,235,833 26
Hamburg Bremen, Fire, Hamburg, Ger.	111,646,469	918,717 52
Imperial Fire, London, Eng.	130,706,744	1,303,337 76
Lancashire, Manchester, Eng.	190,361,964	1,697,369 15
Lion Fire, London, Eng.	58,175,475	543,044 17
Liverpool and London and Globe, Liverpool, Eng.	†661,012,513	7,079,460 39
London Assurance Corporation, London, Eng.	†151,483,895	1,361,429 30
London & Lancashire, Fire, Liverpool, Eng.	216,401,190	1,579,079 31
†Mannheim, Mannheim, Ger.	2,130,617	357,611 41
*Marine (limited), London, Eng.	8,270,714	534,401 03
North British and Mercantile, London, Eng.	254,794,482	3,175,559 71
Northern Assurance Co., London, Eng.	132,459,669	1,230,420 21
Norwich Union Fire, Norwich, Eng.	142,363,452	1,246,363 71
Phoenix Assurance Co., London, Eng.	230,700,642	1,713,369 47
Queen, Liverpool, Eng.	206,909,374	1,351,006 62
Royal, Liverpool, Eng.	†512,223,042	5,120,365 47
Scottish Union and National, Edinburgh, Scotland	60,333,320	1,342,267 90
Sun Fire Office, London, Eng.	191,116,814	1,796,231 05
Transatlantic Fire, Hamburg, Ger.	29,753,698	517,406 73
†Union Marine (limited), Liverpool, Eng.	2,686,967	432,965 50
*Western Assurance Co., Toronto, Can.	70,284,569	861,613 58
Totals..... { Foreign Companies.	\$3,923,118,579	\$41,318,755 59
{ Companies of other States.	9,814,174,726	157,678,846 63
{ Michigan Companies.	59,517,432	2,016,544 55
Aggregates	\$13,796,810,737	\$201,014,146 77

\* Did Fire and Marine business. For Fire and Marine premium rate, see Appendix to Table VII.

† Did Marine and Inland business only.

‡ Includes perpetual risks.

TABLE VII.—RISKS AND PREMIUMS.—*Concluded.*

Business in United States.				Michigan Business Only.		
Per Cent. of Amount to Amount at Risk.	Entire Risks Written during 1889.	Premiums Charged Thereon.	Premium Rate for Entire Business.	Risks Written in Michigan During 1889.	Premiums Charged Thereon.	Premium Rate in Michigan.
.72	\$3,529,882	\$28,884 97	.81	\$135,305 00	\$1,350 30	1.00
3.72	6,749,581	77,632 41	1.15	815,185 00	10,401 61	1.27
2.73	46,236,788	657,640 84	1.42	2,208,634 00	48,833 02	2.18
2.85	80,949,765	1,116,049 13	1.37	1,626,850 00	28,827 56	1.77
1.78	71,111,448	566,739 29	.79	1,036,780 00	13,779 15	1.33
			.88	227,291 00	2,672 53	1.26
4.11	4,098,897	40,555 56				
2.11	28,731,846	311,895 32	1.06	375,750 00	4,664 64	1.24
1.57	32,299,088	214,884 21	.96	337,902 50	2,676 08	.79
2.78	14,860,570	171,580 02	1.14	451,627 00	5,466 60	1.21
1.00	100,857,176	981,107 36	.97	3,718,550 00	48,621 05	1.30
1.27	79,918,976	634,204 77	.79	1,688,494 00	15,894 54	.97
1.06	\$8,194,004,209	\$82,526,123 25	1.01	\$190,289,885 04	\$2,468,681 42	1.29
1.16	\$50,406,614	\$996,998 56	1.38	\$1,855,582 00	\$35,302 21	1.90
10.48	280,660,205	1,426,464 81	.61	2,232,982 00	6,444 08	.29
1.48	50,056,686	630,726 79	1.26	431,674 00	8,912 45	2.06
.83	306,319,788	2,906,969 15	.94	9,990,048 00	120,744 97	1.20
.84	117,075,907	998,028 04	.84	1,102,308 91	17,255 41	1.56
.82	102,784,062	1,191,305 08	1.15	1,756,181 00	29,274 08	1.66
1.00	122,867,657	1,320,769 65	1.07	1,776,443 00	37,687 17	2.12
.80	181,585,863	1,772,476 25	.97	2,064,101 00	33,584 99	1.86
1.43	60,409,964	708,954 37	1.17	595,850 00	7,433 46	1.34
1.07	606,558,920	5,479,209 07	.90	5,029,515 00	86,654 08	1.72
.80	138,220,809	1,064,306 94	.77	1,614,861 00	25,007 40	1.58
.86	208,223,096	1,994,705 71	.96	2,660,542 00	51,485 36	1.94
1.68	38,408,302	221,344 09	.57	358,601 00	2,454 32	.68
6.84	157,000,667	495,070 09	.81	676,926 00	9,737 61	1.44
1.24	243,516,413	2,384,940 20	.97	5,418,011 00	92,241 98	1.70
.92	112,885,165	1,151,673 69	1.02	2,076,921 56	36,979 17	1.78
.87	132,979,191	1,270,660 28	.95	1,728,657 00	33,357 76	1.96
.74	242,925,542	2,022,260 00	.88	2,286,707 00	35,043 98	1.53
.89	165,432,109	1,823,467 66	1.10	2,347,930 00	47,020 20	2.00
.80	498,239,065	4,026,009 16	.81	2,596,476 44	36,506 30	1.40
2.22	90,444,133	967,121 42	1.06	785,960 00	9,578 89	1.22
.98	147,908,351	1,583,138 43	1.07	5,928,180 00	68,139 00	1.14
1.74	29,358,917	291,826 94	.90	782,350 00	9,860 68	1.19
17.18	62,381,151	571,331 42	.91	47,170 00	62 74	.13
1.22	155,715,786	1,565,972 60	1.06	2,478,979 10	29,845 68	1.20
1.05	\$4,243,642,811	\$38,560,720 35	.91	\$58,609,810 01	\$975,898 87	1.49
1.06	8,194,004,209	82,526,123 25	1.01	190,289,885 04	3,468,681 42	1.29
3.38	69,083,275	892,181 84	1.29	24,680,070 00	352,902 12	1.42
1.40	\$12,508,682,295	\$121,979,025 44	.97	\$273,559,765 05	\$3,692,477 41	1.34

## APPENDIX TO TABLE VII.—RISKS AND PREMIUMS.

The following exhibits the Fire and Marine Risks taken and Premiums charged by the Companies enumerated in the foregoing Table VII and the Average Premium Rate on the entire Fire and Marine and Michigan Business separately.

Companies.	Fire Risks Written in 1889.	Fire Premiums Charged in 1889.	Fire Rate.	Inland Risks Written in 1889.	Inland Premiums Charged in 1889.	Inland Rate.
Detroit Fire and Marine, Detroit.....	\$18,090,817 8,109,526	\$205,994 15 77,240 83	1.13 .93	43,298,481 1,962,387	\$50,151 65 \$5,646 61	1.52 1.52
Michigan Fire and Marine, Detroit.....	32,253,447 7,580,241	490,404 50 102,122 65	1.30 1.39	4,708,891 2,907,461	79,654 81 68,560 96	1.69 2.97
Ætna, Hartford.....	252,520,687 4,133,065	3,087,685 87 78,062 78	1.20 1.88	98,668,010 11,502,963	165,662 08 11,157 08	.17 .09
American, Boston.....	22,835,985	280,528 09	1.13	1,066,751	29,400 27	2.78
Anglo-Nevada, San Francisco.....	78,413,963	1,266,713 10	1.60	19,993,987	161,765 49	.99
Boylston, Boston.....	28,321,625	285,468 14	1.04	5,596,425	44,280 57	.79
California, San Francisco.....	50,246,563	682,530 95	1.35	19,995,494	262,214 33	1.96
Equitable Fire and Marine, Providence.....	29,065,788	278,991 50	1.07	1,833,908	8,881 96	.63
Bureau Fire and Marine, Cincinnati.....	7,068,473	84,186 52	1.19	103,416	8,017 18	.77
Exchange Fire, New York.....	28,702,220	340,086 77	1.18	8,598,578	102,607 13	1.19
Fireman's Fund, San Francisco.....	107,772,584	1,477,065 26	1.37	14,697,805	288,761 71	1.99
Greenwich, New York.....	166,222,077	898,635 42	.49	98,396,171	209,578 58	2.12
Home, New York.....	432,772	5,064 75	1.17	15,150	51 40	.54
Insurance Co. of North America, Philadelphia.....	666,386,257	5,190,915 89	.78	19,467,244	200,062 87	1.02
Liberty, New York.....	344,069,853	3,081,308 41	.88	287,171,511	1,821,571 51	.63
Manufacturers and Merchants', Pittsburgh.....	3,564,073	57,889 59	1.57	94,576	1,867 74	.95
Manufacturers and Merchants', Pittsburgh.....	96,268,175	915,799 68	1.06	15,272,089	74,047 50	.48
Manufacturers and Merchants', Pittsburgh.....	9,152,322	98,607 91	1.07	1,575,632	11,303 90	.83
Manufacturers and Merchants', Pittsburgh.....	240,690	2,883 24	.99	118,270	646 89	.54
Mercantile, Cleveland.....	12,352,323	122,096 41	.99	4,103,650	65,965 65	1.59
Mercantile Fire and Marine, Boston.....	992,447	11,856 06	1.13	461,143	12,317 76	2.57
Mercantile Fire and Marine, Boston.....	18,758,941	154,562 15	1.12	1,698,288	88,345 02	2.05
Niagara Fire, New York.....	286,523,692	2,125,590 62	.89	533,500	19,068 17	3.65
Northwestern National, Milwaukee.....	52,395,788	606,788 21	1.15	1,088,036	9,757 74	.98
Orient, Hartford.....	82,331,998	1,062,468 89	1.25	960,540	7,433 89	.79
Peoples' Fire, Manchester.....	41,788,117	577,393 95	1.38	405,419	11,179 74	2.76
Peoples' Fire, New York.....	17,194,580	189,448 65	.81	788,337	12,060 94	1.93
Providence Washington, Providence.....	66,988,481	813,948 05	1.16	60,979,159	406,189 18	.87

Secretary, Hartford Security, Cincinnati	100,644,010	501,003 05	1.35	17,351,942	108,108 08	.69
St. Paul Fire and Marine, St. Paul	9,201,812	77,943 84	1.24	68,750	6,518 44	.78
	54,184,899	964,896 40	1.85	81,741,898	249,413 04	.78
	1,528,580	25,681 13	1.64	284,550	699 95	.88
San, San Francisco	19,789,567	293,543 72	1.38	5,384,251	140,149 24	2.67
Traders, Chicago	46,064,053	637,247 53	1.42	132,735	333 01	.35
Union, San Francisco	60,882,447	659,651 06	1.40	14,017,866	177,048 05	1.04
{ Entire business	27,978,500	341,740 47	1.28	43,132,948	224,998 82	.52
{ Michigan business	362,450	13,588 23	1.45	104,280	189 88	.17
Entire business	21,284,499	188,466 23	.87	1,014,564	28,567 93	2.79
Western, Pittsburgh	14,881,820	170,521 72	1.14	129,250	1,089 30	.82
Westchester, New York	100,612,181	978,212 40	.97	244,985	2,894 56	1.18
British America, Toronto	40,964,617	625,834 06	1.52	9,420,997	71,684 50	.76
{ Entire business				230,660,205	1,429,464 81	.61
{ Michigan business				2,252,982	6,644 08	.28
Commercial Union, London	280,455,808	2,666,562 94	1.02	45,864,480	240,408 21	.52
	5,205,212	92,055 79	1.78	4,094,331	23,686 18	.61
{ Entire business				38,403,302	221,344 09	.57
{ Michigan business				338,501	2,454 32	.64
{ Entire business				157,000,967	468,070 09	.31
{ Michigan business				676,926	9,737 61	1.44
{ Entire business				62,881,151	571,331 42	.91
{ Michigan business				47,170	63 74	.13
{ Entire business	73,783,897	1,009,312 06	1.36	81,932,089	556,660 54	.67
{ Michigan business	1,776,109	27,569 23	1.58	702,570	2,276 45	.32
Totals—Entire business	\$3,217,678,714	\$33,330,034 94	1.08	\$1,400,080,444	\$8,613,204 26	.61
Totals—Michigan business	\$36,380,735	\$528,010 74	1.43	\$25,756,272	\$180,258 72	.69



TABLE VIII. SHOWING TOTAL CASH  
Total Cash Premiums Received, Amount Paid for Losses.

Name and Location.	Total Income.	Total Expenditures.	Per cent of Expenditures to Income.
<i>Michigan Companies.</i>			
Detroit Fire and Marine, Detroit.....	\$278,939 94	\$229,390 07	82.59
Grand Rapids Fire Insurance Co., Grand Rapids.....	130,704 04	121,925 55	93.28
Michigan Fire and Marine, Detroit.....	446,239 56	430,081 38	96.34
Total—Michigan Companies.....	\$855,883 54	\$781,397 00	91.29
<i>Companies of other States.</i>			
Aetna, Hartford, Conn.....	\$3,300,778 56	\$3,265,543 29	98.93
Agricultural, Watertown, N. Y.....	913,656 79	900,864 42	87.65
Amazon, Cincinnati, O.....	250,347 88	238,176 42	95.13
American, Boston, Mass.....	281,852 50	\$27,212 97	116.09
American, Newark, N. J.....	514,308 18	447,155 50	86.90
American Central, St. Louis, Mo.....	597,044 17	597,321 37	100.04
American Fire, New York, N. Y.....	638,653 26	685,121 21	107.27
American Fire, Philadelphia, Pa.....	1,772,573 19	1,620,982 12	91.44
Anglo-Nevada Assurance Corporation, San Francisco, Cal.....	1,017,073 49	1,156,785 71	113.73
Artisans', Pittsburgh, Pa.....	28,884 69	25,571 75	88.90
Aurora Fire and Marine, Cincinnati, O.....	79,049 06	84,349 65	86.46
Boylston, Boston, Mass.....	311,199 63	\$64,261 12	117.05
Broadway, New York, N. Y.....	77,540 53	72,077 91	92.95
Buffalo German, Buffalo, N. Y.....	460,688 76	421,208 48	91.43
California, San Francisco, Cal.....	758,309 45	\$35,149 56	110.13
Citizens', New York, N. Y.....	671,605 52	663,166 13	96.74
Citizens', Pittsburgh, Pa.....	302,164 92	275,946 08	91.32
Commerce, Albany, N. Y.....	122,405 87	241,460 90	197.27
Commonwealth, New York, N. Y.....	228,954 64	294,377 43	130.32
Concordia Fire, Milwaukee, Wis.....	383,848 55	413,048 61	107.59
Connecticut Fire, Hartford, Conn.....	1,167,868 50	1,191,312 86	97.73
Continental, New York, N. Y.....	2,439,448 42	2,383,981 32	95.67
Cooper, Dayton, O.....	131,926 30	124,170 69	94.12
Dwelling House, Boston, Mass.....	243,558 46	226,562 61	93.02
Eagle Fire, New York, N. Y.....	185,315 55	162,472 24	87.67
Empire State, Rochester, N. Y.....	168,518 93	175,456 42	104.11
Equitable Fire and Marine, Providence, R. I.....	274,640 50	276,355 92	100.62
Eureka Fire and Marine, Cincinnati, O.....	77,471 57	77,143 13	99.57
Exchange Fire, New York, N. Y.....	443,885 76	441,673 00	108.58
Farmers' Fire, York, Pa.....	358,697 57	319,865 82	89.18
Farragut Fire, New York, N. Y.....	172,213 92	171,135 54	99.37
Firemen's, Dayton, O.....	214,434 96	221,006 25	108.06
Firemen's, Newark, N. J.....	377,085 84	428,074 21	113.52
Fireman's Fund, San Francisco, Cal.....	1,347,647 08	1,265,190 44	93.88
Fire Association, Philadelphia, Pa.....	1,817,512 43	1,759,645 56	96.81
Fire Ins. Co. of the County of Philadelphia, Philadelphia, Pa.....	198,872 58	198,004 86	97.50
Franklin, Columbus, O.....	221,559 84	228,005 84	102.01
Franklin Fire, Philadelphia, Pa.....	616,334 71	657,967 78	108.50
German, Freeport, Ill.....	1,430,200 43	1,294,154 00	90.48
German American, New York, N. Y.....	2,640,476 40	2,522,111 72	95.51
German Fire, Peoria, Ill.....	216,508 48	212,757 60	98.26
German Fire, Pittsburgh, Pa.....	224,076 41	215,858 81	96.33
Germania Fire, New York, N. Y.....	1,298,056 46	1,149,690 35	88.49
Germania Fire and Marine, Cincinnati, O.....	54,473 40	64,086 76	117.53

## INCOME AND EXPENDITURES.

and Dividends, and Various Per Cents of the Same.

Cash Premiums Received.	Losses Paid.	Per cent of Losses Paid to Premiums Received.	Expenses Paid.	Per cent of Expenses to Premiums	Excess of Income.	Excess of Expenditures.	Dividends Paid.
\$235,465 35	\$120,064 89	55.46	\$74,815 18	34.83	\$49,559 87		\$35,000 00
113,760 15	71,464 90	62.82	38,460 65	33.80	8,778 49		12,000 00
369,958 98	262,649 86	65.66	135,481 52	33.82	16,158 18		32,000 00
\$730,184 48	\$454,179 65	62.20	\$248,207 35	33.99	\$74,496 54		\$79,000 00
\$252,463 04	\$1,634,843 04	56.89	\$910,700 25	31.69	\$35,230 27		\$720,000 00
812,276 43	377,075 02	46.56	378,799 40	45.96	112,792 87		48,990 00
229,559 32	127,958 98	55.74	62,698 89	40.88	12,171 46		17,519 10
257,975 50	215,569 40	83.56	102,607 57	39.77		\$45,360 47	9,086 00
426,547 88	216,226 09	50.69	168,307 01	39.45	67,152 68		62,662 40
385,766 23	319,074 60	79.55	221,246 77	41.29		277 20	37,000 00
165,987 86	379,211 10	64.71	265,910 11	45.88		46,467 96	40,000 00
1,613,379 11	1,007,539 35	62.44	563,047 77	34.89	151,641 07		50,845 00
892,439 28	690,608 75	77.28	376,176 96	42.15		139,712 22	90,000 00
22,797 31	10,086 67	44.06	9,696 08	42.52	8,312 94		5,886 00
72,682 46	31,350 71	43.13	32,508 14	44.71	10,699 40		4,486 80
275,997 52	220,766 36	79.96	110,062 76	44.66		58,061 47	33,432 00
37,355 08	18,607 22	32.82	33,470 69	58.15	5,462 62		20,000 00
386,025 86	244,204 25	61.85	137,004 23	34.42	39,480 28		40,000 00
705,415 34	385,533 33	75.91	263,616 23	37.37		76,840 11	36,000 00
632,602 16	356,063 31	56.28	277,009 57	43.78	8,459 39		30,098 25
270,330 64	179,456 88	66.38	96,490 18	35.69	26,218 86		
95,172 92	95,706 92	91.00	45,762 98	48.51		119,064 08	100,000 00
308,596 80	208,305 68	100.34	59,071 75	28.81		69,422 79	80,000 00
355,184 74	255,786 21	72.01	143,257 40	40.33		29,160 06	14,000 00
1,069,531 04	664,420 16	62.12	346,892 70	36.17	36,490 73		80,000 00
2,303,985 66	1,287,089 76	54.39	907,501 06	41.17	105,467 10		189,440 50
120,667 21	51,481 74	42.66	62,688 95	51.95	7,755 61		10,000 00
224,989 70	100,927 40	44.86	107,635 21	47.85	16,990 85		18,000 00
133,230 00	48,594 84	36.47	88,905 90	62.97	22,843 31		29,972 00
157,034 56	114,664 77	73.03	60,771 65	38.69		6,987 49	
248,366 71	159,963 65	64.40	92,747 67	37.84		1,715 42	23,644 60
63,064 73	41,966 05	66.60	28,148 08	36.71	328 44		12,000 00
427,712 80	326,035 85	76.22	141,636 45	33.11		37,787 24	14,000 70
335,210 11	200,510 82	59.81	119,355 00	35.66	38,401 75		
157,307 76	76,695 40	48.75	74,440 14	47.32	1,078 38		20,000 00
193,645 75	134,581 86	73.28	71,424 39	38.89		6,571 29	15,000 00
262,545 31	254,664 17	90.12	101,420 04	35.89		50,998 37	72,000 00
1,237,786 94	728,807 10	58.87	416,383 34	33.63	82,456 64		120,000 00
1,562,651 05	1,024,128 82	64.88	535,521 74	33.62	57,866 87		200,000 00
161,125 43	90,328 99	61.96	66,075 87	41.00	4,967 72		28,000 00
206,154 56	130,314 35	63.21	79,691 49	38.65		6,446 00	18,000 00
472,439 06	311,352 20	65.90	226,463 08	47.98		21,623 07	100,142 50
1,264,397 56	720,162 30	56.07	383,991 70	41.57	136,046 48		40,000 00
2,430,361 65	1,420,068 08	58.51	896,068 69	36.86	118,364 68		200,000 00
196,583 10	121,201 85	61.14	78,556 25	37.41	3,750 88		18,000 00
208,014 10	126,190 61	63.16	73,659 20	36.28	8,217 60		16,000 00
1,187,372 86	607,862 91	51.19	440,827 44	37.12	149,366 11		100,000 00
36,182 59	42,661 20	85.07	21,345 56	42.53		9,563 36	

TABLE VIII.—SHOWING TOTAL CASH

Name and Location.	Total Income.	Total Expenditures.	Per Cent of Expenditures to Income.
<i>Companies of other States.</i>			
Girard Fire and Marine, Philadelphia, Pa.	\$439,631 99	\$445,145 19	101.02
Glens Falls, Glens Falls, N. Y.	598,350 28	473,597 29	79.16
Granite State Fire, Portsmouth, N. H.	283,006 74	241,760 88	85.43
Greenwich, New York, N. Y.	1,006,492 71	995,008 96	98.95
Guardian Fire, New York, N. Y.	71,527 88	70,997 25	99.25
Hanover Fire, New York, N. Y.	1,271,996 95	1,251,971 13	98.43
Hartford Fire, Hartford, Conn.	3,059,533 53	2,304,554 41	91.66
Home, New York, N. Y.	4,720,581 60	4,806,594 10	101.82
Insurance Company of North America, Philadelphia, Pa.	4,393,355 50	4,355,631 18	99.14
Insurance Co. of the State of Pennsylvania, Philadelphia, Pa.	866,325 71	854,074 88	96.65
Kings County Fire, Brooklyn, N. Y.	85,724 39	98,697 95	115.13
Liberty, New York, N. Y.	777,497 58	880,218 50	106.78
Long Island, Brooklyn, N. Y.	243,124 70	311,746 13	128.22
Manufacturers and Builders' Fire, New York, N. Y.	233,316 30	234,794 46	100.63
Manufacturers and Merchants', Pittsburgh, Pa.	92,171 69	88,070 73	95.56
Mechanics', Philadelphia, Pa.	182,091 36	159,463 34	87.57
Mercantile, Cleveland, O.	194,094 65	229,057 07	118.01
Mercantile Fire and Marine, Boston, Mass.	181,950 04	189,633 75	104.22
Merchants', Newark, N. J.	874,246 75	828,523 78	94.77
Merchants', Providence, R. I.	259,648 43	246,016 19	94.87
Milwaukee Mechanics', Milwaukee, Wis.	595,090 69	595,921 18	90.22
National Fire, Hartford, Conn.	1,132,867 65	1,021,228 08	90.13
National Fire, New York, N. Y.	229,850 32	252,868 41	110.02
Newark Fire, Newark, N. J.	235,925 78	229,353 89	97.21
New Hampshire Fire, Manchester, N. H.	908,961 70	798,417 66	91.84
New York Fire, New York, N. Y.	157,628 16	166,656 81	105.72
New York Bowery Fire, New York, N. Y.	364,499 76	441,419 56	121.10
Niagara Fire, New York, N. Y.	1,691,827 21	1,632,829 62	96.54
North American, Boston, Mass.	179,895 40	221,187 26	122.95
Northwestern National, Milwaukee, Wis.	617,529 70	578,015 40	93.60
Ohio, Dayton, O.	69,019 21	77,321 41	112.08
Ohio Farmers', LeRoy, O.	762,099 92	677,813 87	88.94
Orient, Hartford, Conn.	917,554 88	893,888 00	96.30
Pacific Fire, New York, N. Y.	261,537 16	298,523 10	108.39
Park Fire, New York, N. Y.	53,941 10	49,519 83	80.88
Packers and Provision Dealers', Chicago, Ill.	68,496 74	73,009 54	115.09
Pennsylvania Fire, Philadelphia, Pa.	1,214,884 82	1,012,088 18	83.33
Peoples', Pittsburgh, Pa.	199,441 35	216,131 32	108.36
People's Fire, Manchester, N. H.	458,862 83	442,435 63	90.59
People's Fire, New York, N. Y.	147,998 26	144,828 84	97.51
Phoenix, Brooklyn, N. Y.	3,578,969 95	3,370,156 90	94.16
Phoenix, Hartford, Conn.	2,778,060 25	2,737,718 65	98.54
Providence Washington, Providence, R. I.	965,169 82	1,022,328 83	105.72
Prudential Fire, Boston, Mass.	89,039 62	105,381 87	118.35
Prudential Fire, New York, N. Y.	150,502 57	169,202 74	112.42
Reading Fire, Reading, Pa.	225,189 22	189,880 65	84.32
Rochester German, Rochester, N. Y.	453,107 65	381,168 16	85.00
Rutgers Fire, New York, N. Y.	94,895 76	116,366 15	122.62
Security, New Haven, Conn.	497,863 30	490,828 37	98.55
Security, Cincinnati, O.	81,214 51	71,870 53	88.50
Springfield Fire and Marine, Springfield, Mass.	1,811,107 06	1,679,886 38	92.70
Spring Garden, Philadelphia, Pa.	311,480 59	365,029 99	117.21
Standard Fire, New York, N. Y.	81,824 98	79,805 47	96.25
St. Paul Fire and Marine, St. Paul, Minn.	1,085,824 48	1,088,908 08	97.21
Sun, San Francisco, Cal.	298,457 89	309,125 68	107.15
Teutonia Fire, Philadelphia, Pa.	32,746 08	39,451 00	102.15
Teutonia Fire and Marine, Dayton, O.	86,281 94	81,274 41	94.19
Traders', Chicago, Ill.	596,053 65	627,091 36	107.00

## INCOME AND EXPENDITURES.—Continued.

Cash Premiums Received.	Losses Paid.	Per cent of Losses Paid to Premiums Received	Expenses Paid.	Per cent of Expenses to Premiums	Excess of Income.	Excess of Expenditures.	Dividends Paid.
374,264 86	\$216,667 36	57.89	\$156,477 84	41.80		\$5,518 20	\$72,000 00
513,445 81	257,065 20	50.06	196,563 09	38.28	\$124,753 99		20,000 00
266,361 07	163,749 02	61.47	78,011 86	29.28	41,246 86		
944,414 09	622,551 00	65.92	352,457 96	37.33	11,488 75		20,000 00
63,638 03	39,853 90	62.62	31,143 85	48.98	580 58		
1,176,376 63	654,962 17	55.67	497,008 96	42.24	20,027 82		100,000 00
2,621,336 82	1,624,370 15	42.50	980,184 26	32.96	254,979 12		250,000 00
4,337,402 98	2,908,329 96	67.05	1,507,754 12	36.88		86,012 50	800,510 00
3,986,574 08	2,600,218 82	67.48	1,215,412 86	40.69	37,724 32		450,000 00
326,580 48	194,630 24	50.41	139,454 14	42.70	12,251 88		20,000 00
69,738 72	41,521 27	59.54	39,176 68	56.17		12,978 56	18,000 00
743,167 39	507,087 77	68.22	323,180 73	43.48		52,720 92	
226,261 06	158,013 65	81.32	119,732 48	52.91		68,621 48	9,000 00
307,761 43	116,339 91	55.99	106,274 55	51.15		1,478 16	12,180 00
75,771 66	44,681 89	58.09	28,889 84	37.46	4,100 96		15,000 00
136,977 54	95,475 67	69.70	43,825 67	31.99	22,628 02		20,162 00
174,494 18	154,073 86	88.29	49,983 21	28.64		34,962 42	25,000 00
153,636 85	94,526 31	61.52	63,249 44	41.16		7,668 71	81,868 00
809,024 80	493,353 32	60.98	296,005 46	36.58	45,722 97		39,165 00
237,719 52	144,677 95	60.86	85,338 24	35.89	13,682 24		16,000 00
518,967 98	267,799 82	51.61	219,091 88	42.22	58,169 51		50,029 50
1,013,340 29	565,297 19	55.75	355,925 84	35.10	111,734 62		100,000 00
216,494 94	153,280 26	70.78	83,558 15	38.64		23,088 09	16,000 00
203,871 70	124,475 14	61.05	79,649 35	39.06	6,571 89		25,239 40
731,395 67	441,850 91	60.41	248,566 75	33.96	65,544 04		48,000 00
143,629 23	82,564 20	57.48	68,062 61	47.40		9,028 65	16,000 00
339,198 21	267,712 84	78.92	146,706 72	43.25		76,919 80	27,000 00
1,605,373 63	968,494 12	59.99	619,343 00	38.56	58,497 59		49,992 50
163,114 91	147,391 49	90.36	61,731 77	37.84		41,291 86	12,084 00
532,399 29	296,968 82	54.12	213,059 54	38.57	39,510 80		66,000 00
57,100 19	39,618 60	69.38	29,702 81	50.26		8,802 20	9,000 00
695,265 73	478,614 86	67.91	204,199 02	29.34	84,286 06		
987,370 90	525,063 16	62.70	298,599 84	35.66	33,871 88		60,000 00
237,801 34	169,042 07	71.09	90,481 08	38.04		21,965 94	24,000 00
43,741 10	22,436 10	51.29	21,083 73	48.20	10,421 27		
47,647 71	39,686 35	83.29	18,323 19	38.45		9,572 80	15,000 00
1,072,178 50	568,732 80	54.44	378,335 88	35.28	202,296 64		50,000 00
181,858 11	145,827 69	80.18	64,308 63	35.35		16,689 97	8,000 00
480,981 13	276,440 16	59.97	150,998 67	32.75	45,929 00		15,000 00
134,932 08	78,205 57	57.95	64,117 77	40.10	3,674 92		12,000 00
3,429,320 40	1,908,851 39	55.66	1,401,305 51	40.86	208,813 05		60,000 00
2,359,539 35	1,625,182 56	68.49	882,536 10	32.52	40,331 60		280,000 00
933,891 53	665,804 48	69.79	324,519 85	34.02		27,154 01	32,000 00
82,632 17	71,777 66	87.02	83,604 21	40.74		16,342 25	
141,508 09	111,523 77	78.81	45,678 97	32.28		18,700 17	12,000 00
196,204 86	105,638 88	53.24	64,246 97	32.41	85,308 57		19,994 80
865,619 82	225,399 86	56.97	135,763 28	34.31	51,944 49		20,000 00
78,018 24	56,765 90	75.32	37,602 85	48.19		21,472 89	20,000 00
464,521 63	300,997 92	64.78	162,425 45	34.96	7,089 98		17,500 00
79,008 47	42,326 94	60.46	20,543 59	29.34	9,843 98		9,000 00
1,051,051 99	960,718 15	58.33	573,173 23	34.09	182,210 70		125,000 00
237,066 44	198,266 09	77.13	102,763 90	39.98		53,599 40	64,000 00
69,347 19	30,685 09	44.24	35,120 88	50.64	1,519 46		14,000 00
964,396 91	671,566 61	69.63	315,599 47	32.68	28,823 40		50,000 00
332,335 20	166,334 77	73.62	100,900 91	38.38		20,897 79	15,000 00
22,117 01	12,672 34	56.20	12,578 66	56.87		704 92	8,000 00
64,950 28	25,450 85	39.18	35,823 56	55.15	5,007 58		20,000 00
327,598 99	368,998 72	74.67	183,092 64	34.70		41,087 71	50,000 00

TABLE VIII.—SHOWING CASH

Name and Location.	Total Income.	Total Expenditures.	Per cent of Expend- itures to Income.
<i>Companies of other States.</i>			
Union, San Francisco, Cal.....	\$889,590 79	\$955,556 48	108.15
Union, Philadelphia, Pa.....	406,449 42	495,796 61	121.96
Union Fire, Buffalo, N. Y.....	41,149 21	35,965 77	87.20
United Firemen's, Philadelphia, Pa.....	267,019 73	260,514 37	97.56
United States Fire, New York, N. Y.....	217,269 74	225,953 59	103.99
Western, Pittsburgh, Pa.....	169,627 60	181,979 12	107.28
Westchester Fire, New York, N. Y.....	929,155 28	848,092 07	91.27
Williamsburgh City Fire, Brooklyn, N. Y.....	590,923 41	571,659 69	96.74
<b>Totals—Companies of other States.....</b>	<b>\$75,235,371 08</b>	<b>\$73,609,680 67</b>	<b>97.83</b>
<i>Companies of Foreign Governments.</i>			
British America Assurance Co., Toronto, Can.....	\$685,326 84	\$590,490 29	92.94
British and Foreign Marine (limited), Liverpool, Eng.....	992,624 92	494,433 11	49.89
City of London Fire (limited), London, Eng.....	524,968 14	631,658 69	120.32
Commercial Union Assurance Co., London, Eng.....	2,466,464 19	2,508,462 94	101.70
Guardian Fire and Life Assurance Co., London, Eng.....	896,538 49	866,819 84	96.98
Hamburg Bremen, Fire, Hamburg, Ger.....	991,678 29	994,547 37	100.29
Imperial Fire, London, Eng.....	1,135,910 14	1,068,543 01	93.47
Lancashire, Manchester, Eng.....	1,521,760 15	1,508,018 55	98.77
Lion Fire, London, Eng.....	441,740 14	463,590 35	104.93
Liverpool and London and Globe, Liverpool, Eng.....	4,516,668 14	4,102,971 37	90.84
London Assurance Corporation, London, Eng.....	922,732 81	802,270 06	96.69
London and Lancashire Fire, Liverpool, Eng.....	1,631,466 77	1,528,204 48	93.67
Mannheim, Mannheim, Ger.....	192,506 19	161,494 23	83.89
Marine (limited), London, Eng.....	280,131 63	161,971 61	57.82
North British and Mercantile, London, Eng.....	2,040,819 04	1,947,092 33	95.47
Northern Assurance Co., London, Eng.....	989,765 53	1,046,781 96	105.76
Norwich Union Fire, Norwich, Eng.....	1,070,665 44	1,000,219 08	93.42
Phoenix Assurance Co., London, Eng.....	1,354,591 84	1,402,772 14	103.55
Queen, Liverpool, Eng.....	1,556,099 05	1,338,551 84	86.01
Royal, Liverpool, Eng.....	3,276,789 88	2,771,840 54	84.59
Scottish Union and National, Edinburgh, Scotland.....	564,826 85	504,540 65	89.40
Sun Fire Office, London, Eng.....	1,284,168 75	1,212,405 66	94.41
Transatlantic Fire, Hamburg, Ger.....	279,554 98	253,558 91	90.70
Union Marine (limited), Liverpool, Eng.....	379,478 79	147,786 79	38.94
Western Assurance Co., Toronto, Can.....	1,273,749 37	1,291,574 96	101.39
<b>Totals.</b> { Foreign companies.....	<b>\$31,219,471 36</b>	<b>\$28,910,540 74</b>	<b>92.60</b>
{ Companies of other States.....	<b>75,235,371 08</b>	<b>73,609,680 67</b>	<b>97.83</b>
{ Michigan companies.....	<b>855,883 54</b>	<b>781,387 00</b>	<b>91.29</b>
<b>Aggregates.....</b>	<b>\$107,310,725 96</b>	<b>\$103,301,608 41</b>	<b>96.26</b>

INCOME AND EXPENDITURES. *Concluded.*

Cash Premiums Received.	Losses Paid.	Per cent of Losses Paid to Premiums Received.	Expenses Paid.	Per cent of Expenses to Premiums	Excess of Income.	Excess of Expenditures.	Dividends Paid.
\$815,745 04	\$588,408 08	72.18	\$337,163 45	41.33		\$72,025 69	\$29,990 00
281,261 69	346,409 27	90.85	149,255 08	39.14		89,347 19	132 31
32,740 11	16,358 97	49.96	13,636 80	41.65	\$5,158 44		6,000 00
222,317 19	157,263 87	70.78	85,250 50	38.34	6,505 36		18,000 00
186,183 67	104,220 10	55.97	91,789 24	49.27		8,693 85	29,994 25
149,222 71	113,332 85	79.33	45,596 27	30.55		12,351 52	18,000 00
670,629 23	471,943 49	54.20	346,148 58	39.75	81,068 21		30,000 00
534,071 09	285,217 74	53.40	286,326 95	44.25	19,263 72		50,115 00
<b>\$59,279,692 01</b>	<b>\$42,549,914 43</b>	<b>62.31</b>	<b>\$25,356,277 63</b>	<b>37.13</b>	<b>\$3,205,516 06</b>	<b>\$1,579,825 64</b>	<b>\$5,708,488 61</b>
\$907,890 65	\$409,614 48	67.33	\$180,875 80	29.75	\$44,836 56		
908,040 08	312,356 40	34.50	182,076 71	20.15	498,191 81		
152,668 14	447,109 29	89.94	184,549 40	36.71		\$108,690 55	
2,390,554 18	1,732,866 31	72.06	785,506 63	32.86		41,998 75	
843,298 35	445,579 08	57.58	381,240 81	45.20	28,713 65		
949,419 61	657,066 64	69.21	337,460 73	35.54		2,860 06	
1,087,912 15	704,429 23	64.75	389,113 78	35.76	42,367 13		
1,454,982 43	996,809 08	61.63	506,209 47	34.79	18,741 60		
416,331 50	326,648 77	78.46	136,881 58	32.87		21,790 21	
4,273,371 92	2,308,933 46	65.61	1,299,087 91	34.02	413,606 77		
699,056 25	576,925 94	66.46	315,344 11	36.32	30,462 76		
1,353,943 54	1,022,216 77	66.49	505,987 71	32.56	108,262 29		
192,506 19	123,936 61	64.37	37,557 62	19.50	31,011 96		
280,131 63	100,061 60	35.71	61,910 01	22.10	118,160 02		
1,692,191 92	1,280,599 27	67.64	668,493 06	35.20	98,726 71		
944,443 07	699,737 94	73.15	357,044 02	37.80		57,016 48	
1,019,597 31	662,075 06	64.93	333,144 08	33.16	70,446 36		
1,295,691 54	955,432 30	73.73	447,339 84	34.52		48,180 30	
1,473,824 02	890,180 23	59.68	458,391 61	37.15	217,547 21		
3,079,211 98	1,735,924 17	56.37	1,083,916 37	33.63	504,899 34		
502,575 81	354,083 00	70.40	150,507 65	29.92	59,786 20		
1,211,377 00	795,100 56	65.66	417,305 10	34.44	71,763 09		
263,140 46	146,346 56	56.37	105,212 85	39.93	25,998 07		
356,172 35	86,958 89	24.41	60,827 90	17.07	231,692 00		
1,240,505 69	918,130 17	74.01	373,444 79	30.10		17,825 59	
\$29,605,233 07	\$19,196,071 75	64.83	\$9,714,468 99	32.81	\$2,805,301 53	\$296,370 91	
69,279,692 01	42,549,914 43	62.31	25,356,277 63	37.13	3,205,301 53	1,579,825 64	\$5,708,488 61
730,184 48	454,179 65	62.20	248,207 35	33.99	74,496 54		79,000 00
<b>\$98,616,309 56</b>	<b>\$62,200,165 83</b>	<b>63.07</b>	<b>\$35,318,953 97</b>	<b>35.81</b>	<b>\$5,885,314 12</b>	<b>\$1,876,196 55</b>	<b>\$5,782,488 61</b>

TABLE IX.—Showing Location and Names of Officers of the Fire, Fire-Marine and Marine Insurance Companies Authorized to do Business in this State and the Names and Residences of Attorneys for Companies of other States and Countries upon whom Process can be served.

Name and Location.	Incorporated.	Officers.		Attorneys.	
		President.	Secretary.	Name.	Residence.
<i>Michigan Companies.</i>					
Detroit Fire and Marine, Detroit.....	1866	Wm. A. Butler.....	James J. Clark.....		
Grand Rapids Fire Insurance Co., Grand Rapids.....	1862	Julius Houseman.....	S. F. Aspinwall.....		
Michigan Fire and Marine, Detroit.....	1861	D. Whitney, Jr.....	Eugene Harbeck.....		
<i>Companies of Other States.</i>					
Etna, Hartford, Conn.....	Admitted.	Jotham Goodnow.....	A. C. Payne.....	Geo. W. Chandler.....	Detroit.
Agricultural, Watertown N. Y.....	1859	J. R. Stebbins.....	H. M. Stevens.....	John C. Goodrich.....	Detroit.
Amazon, Cincinnati, O.....	1871	Gazam Gano.....	John H. Beattie.....	H. C. Klockstein.....	Lansing.
American, Boston, Mass.....	1861	Francis Peabody.....	J. W. Field.....	James T. Sterling.....	Detroit.
American, Newark, N. J.....	1880	F. H. Harris.....	J. H. Worden.....	Frank H. Blackman.....	Detroit.
American Central, St. Louis, Mo.....	1870	George T. Cram.....	Charles Christensen.....	Julius Stoll.....	Detroit.
American Fire, New York, N. Y.....	1879	David Adee.....	Wm. H. Crolius.....	Jeremiah S. Vernor.....	Detroit.
American Fire, Philadelphia, Pa.....	1874	Thos. H. Montgomery.....	Richard Maria.....	L. H. Fox.....	Detroit.
Anglo Nevada Assurance Cor., San Francisco, Cal.....	1867	Lonis Sloes.....	Z. P. Clark.....	H. C. Munson.....	Detroit.
Artisans, Pittsburg, Pa.....	1886	A. J. Barr.....	Chas. P. Smith.....	Peter Schulte.....	Detroit.
Aurora Fire and Marine, Cincinnati, O.....	1872	C. J. Krehbiel.....	Frank Brealing.....	Wm. Parkinson.....	Detroit.
Boyleston, Boston, Mass.....	1879	Joseph W. Balch.....	Washington Glover.....	Francis O. Davenport.....	Detroit.
Broadway, New York, N. Y.....	1869	Eugene B. Magnus.....	Isaac Colford.....	Peter Schulte.....	Detroit.
Buffalo German, Buffalo, N. Y.....	1869	Philip Becker.....	Oliver J. Eggert.....	Karl Schmemmann.....	Detroit.
Californian, San Francisco, Cal.....	1882	L. L. Bronwell.....	W. H. C. Fowler.....	George W. Chandler.....	Detroit.
Citizens', New York, N. Y.....	1865	Edward A. Walton.....	Frank M. Parker.....	E. R. Merrifield.....	Lansing.
Citizens', Pittsburgh, Pa.....	1883	Wm. G. Johnston.....	J. R. Salvoly.....	A. C. Blodget.....	Detroit.
Commerce, Albany, N. Y.....	1865	Garret A. Van Allen.....	Richard V. DeWitt.....	Alexander A. Seenger.....	Detroit.
Commercial Mutual, New York, N. Y.....	1869	W. Irving Comes.....	Henry D. King.....	Eber Ward.....	Detroit.
Commonwealth, New York, N. Y.....	1889	M. M. Belding.....	Chas. S. Bartow.....	L. N. Pitman.....	Detroit.
Concordia Fire, Milwaukee, Wis.....	1886	J. H. Inbusch.....	Gustave Wollaeager.....	Eber Ward.....	Detroit.
Connecticut Fire, Hartford, Conn.....	1859	J. D. Browne.....	Charles R. Burr.....	Charles F. Feltier.....	Detroit.
Continental New York, N. Y.....	1859	F. C. Moore.....	Cyrus Peck.....	Ira Worcester.....	Detroit.
Cooper, Dayton, O.....	1883	D. E. Mead.....	Charles W. Schenk.....	Bryon D. Smalley.....	Detroit.
Dwelling House, Boston, Mass.....	1880	Charles K. Nichols.....	Henry F. Perkins.....	Henry Ohms.....	Detroit.

Equity Fire, New York, N. Y.	Alexander J. Clinton.	Thomas J. Guinea.	James A. Jones.	Detroit.
Empire State, Rochester, N. Y.	Samuel J. Richards.	James Johnston.	Henry C. Munson.	Detroit.
Equitable Fire and Marine, Providence, R. I.	Frederick J. Arnold.	James E. Rillingham.	Francis O. Davenport.	Detroit.
Eureka Fire and Marine, Cincinnati, O.	A. A. Roberts.	Charles H. Hous.	H. C. Klockstein.	Lansing.
Exchange Fire, New York, N. Y.	Richard C. Combes.	Geo. W. Montgomery.	Peter Schulte.	Detroit.
Farmers' Fire, York, Pa.	G. Edward Herth.	David Strickler.	Alfred Bundark.	Detroit.
Farragut Fire, New York, N. Y.	John E. Leffingwell.	Samuel Darbee.	J. C. Burton.	Detroit.
Firemen's Dayton, O.	S. Crutched.	Chas. Richardson.	Eugene Harbeck.	Detroit.
Firemen's, Newark, N. J.	John H. Kase.	Charles Colver.	Charles L. Clark.	Detroit.
Fireman's Fund, San Francisco, Cal.	David J. Staples.	William J. Dutton.	George C. Cooper.	Lansing.
Fire Association, Philadelphia, Pa.	J. Lightfoot.	W. S. Winship.	L. H. Fox.	Detroit.
Fire Ins. Co. of the Co. of Philadelphia, Phil., Pa.	James N. Stone.	Charles R. Peck.	Ira Worcester.	Detroit.
Franklin, Columbus, O.	P. W. Huntington.	Henry O'Kane.	James C. Burton.	Detroit.
Franklin Fire, Philadelphia, Pa.	James W. McAllister.	Lara T. Cresson.	John G. Erwin.	Detroit.
German, Freeport, Ill.	M. Hettinger.	William Trembor.	Horace F. Cornell.	Kalamazoo.
German American, New York, N. Y.	Emil Oelbermann.	Theo. J. Miller.	Alexander A. Saenger.	Detroit.
German Fire, Peoria, Ill.	B. Cremer.	F. L. Gross.	Henry C. Klockstein.	Lansing.
German Fire, Pittsburgh, Pa.	C. Barcbfield.	Chas. Raykhaer.	R. H. Brown.	Detroit.
Germania Fire, New York, N. Y.	Rudolph Garrigue.	D. B. Meyer.	E. R. Merrifield.	Lansing.
Germania Fire and Marine, Cincinnati, O.	Frederick Rauh.	Edwin F. Merrill.	Frank H. Blackman.	Detroit.
Glarud Fire and Marine, Philadelphia, Pa.	R. M. Little.	J. L. Cunningham.	Fidus Livermore.	Jackson.
Glens Falls, Glens Falls, N. Y.	Frank Jones.	Alfred F. Howard.	William A. Shinkman.	Grand Rapids.
Granite State, Portsmouth, N. H.	Samuel C. Harriot.	Mason A. Stone.	B. Whitaker.	Detroit.
Greenwich, New York, N. Y.	Walter K. Paye.	James C. Stevens.	Eber Ward.	Detroit.
Guardian Fire, New York, N. Y.	Benjamin S. Walcott.	I. Remsen Lane.	James C. Burton.	Detroit.
Hanover Fire, New York, N. Y.	George L. Chase.	P. C. Royce.	E. R. Merrifield.	Lansing.
Hartford Fire, Hartford, Conn.	Daniel A. Heald.	William L. Bigelow.	George W. Chandler.	Detroit.
Home, New York, N. Y.	Charles Platt.	Greville E. Freyer.	Arthur Marks.	Detroit.
Insurance Company of North America, Philadelphia, Pa.	Geo. C. Crowell.	A. B. Earle.	L. H. Fox.	Detroit.
Ins Co. of the State of Pennsylvania, Philadelphia, Pa.	Nathaniel Foote.	Chas. F. Patterson.	Byron Whitaker.	Detroit.
Jersey City, N. J.	William E. Horwill.	E. S. Terhune.	Louis L. Burton.	Detroit.
Kings County Fire, Brooklyn, N. Y.	George A. Morrison.	Philip La Tourette.	R. B. Leomin.	Grand Rapids.
Liberty, New York, N. Y.	Geo. H. Hope.	Henry Blatchford.	Eugene Harbeck.	Detroit.
Long Island, Brooklyn, N. Y.	Edward V. Loew.	J. Jay Nestall.	Charles F. Peltier.	Detroit.
Manufacturers and Builders' Fire, New York, N. Y.	Charles W. Batchelor.	Wm. T. Adair.	Peter Schulte.	Detroit.
Manufacturers and Merchants', Pittsburgh, Pa.	Charles J. Gallagher.	Simon Martin.	Peter Schulte.	Detroit.
Mechanics', Philadelphia, Pa.	Wm. J. Gordon.	George A. Tiedale.	Alfred H. Hall.	Detroit.
Mercantile, Cleveland, O.	George R. Rogers.	James Simpson.	B. D. Smaller.	Detroit.
Mercantile Fire and Marine, Boston, Mass.	Henry Powles.	J. R. Mallick.	Henry C. Munson.	Detroit.
Mercantiles, Newark, N. J.	Wm. T. Barton.	Wm. P. Goodwin.	Francis O. Davenport.	Detroit.
Mercants', Providence, R. I.	Christian Preusser.	Amf J. Crainer.	Henry C. Klockstein.	Lansing.
Milwaukee Mechanics', Milwaukee, Wis.	B. F. Nelson.	Chas. J. Spencer.	A. W. Butler.	Detroit.
Minneapolis Mutual, Minneapolis, Minn.	S. W. Nelson.	Wm. F. Smith.	Wm. F. Smith.	Detroit.
Mutual Fire, Chicago, Ill.	James Nicholas.	E. G. Richards.	William B. Wesson.	Three Rivers.
National Fire, Hartford, Conn.				Detroit.



TABLE IX.—SHOWING LOCATION AND NAMES OF OFFICERS.—Continued.

Name and Location.	Admitted.	Officers.			Attorneys.	Residence.
		President.	Secretary.	Name.		
National Fire, New York, N. Y.	1871	Henry T. Drowne.	John H. Katzenstroth.	Henry C. Munson.		Detroit.
Newark Fire, Newark, N. J.	1878	John J. Henry.	Oscar O. Brewer.	Geo. L. Clark.		Detroit.
New Hampshire Fire, Manchester, N. H.	1877	James A. Weston.	John C. French.	Geo. W. Chandler.		Detroit.
New York Fire, New York, N. Y.	1886	Daniel Underhill.	Augustus Colson.	Charles F. Poltier.		Detroit.
New York Bowers Fire, New York, N. Y.	1879	John A. Delaney, Jr.	Charles A. Blauvelt.	F. O. Davenport.		Detroit.
Niagara Fire, New York, N. Y.	1869	Peter Notman.	West Pollock.	E. R. Merrifield.		Lansing.
North American, Boston, Mass.	1884	Silas Pierce.	Charles E. Macmillan.	Frank West.		Detroit.
Northwestern National, Milwaukee, Wis.	1873	Alfred James.	John V. Bell.	J. S. Vernor.		Detroit.
Ohio, Dayton, O.	1879	J. A. Waters.	John V. Bell.	August Knapel.		Detroit.
Ohio Farmers, LeRoy, O.	1885	James C. Johnson.	A. H. Hawley.	Edward A. Hough.		Jackson.
Orient, Hartford, Conn.	1872	Charles B. Whiting.	James U. Taintor.	Peltier & Balenger.		Detroit.
Pacific Fire, New York, N. Y.	1879	Frank T. Stinson.	George Jeremiah.	F. O. Davenport.		Detroit.
Park Fire, New York, N. Y.	1886	Wm. Jaffray.	W. Valentine.	Alfred H. Clark.		Detroit.
Backers and Provision Dealers', Chicago, Ill.	1887	William L. Lolic.	James B. Fowler.	Chas. L. Clark.		Detroit.
Pennsylvania Fire, Philadelphia, Pa.	1871	John Devereux.	John L. Thomson.	L. H. Fox.		Detroit.
People's, Pittsburgh, Pa.	1884	James Herdman.	Wm. F. Gardner.	A. C. Burt.		Detroit.
People's Fire, Manchester, N. H.	1886	Joseph C. Moore.	Stephen B. Stearns.	A. A. Parker.		Detroit.
People's Fire, New York, N. Y.	1880	F. V. Price.	A. C. Milne.	Francis O. Davenport.		Detroit.
Phoenix, Brooklyn, N. Y.	1839	George P. Sheldon.	Phillander Shaw.	Ira Worcester.		Detroit.
Phoenix, Hartford, Conn.	1869	H. Kellogg.	G. H. Burdick.	Francis O. Davenport.		Detroit.
Protection Mutual, Chicago, Ill.	1880	Geo. W. Powell.	Chas. E. Worthington.	John Widdicombe.		Grand Rapids.
Prudential Fire Ins. Co., Boston, Mass.	1886	Henry O. Houghton.	Herbert C. Hill.	William H. Elliott.		Detroit.
Prudential Fire Association, New York, N. Y.	1886	Geo. L. Dale.	A. P. M. Roome.	William H. Elliott.		Detroit.
Providence Washington, Providence, R. I.	1872	J. H. DeWolf.	E. L. Watson.	James H. Garnsey.		Detroit.
Reading Fire, Reading, Pa.	1888	Wm. A. Arnold.	S. E. Ancona.	James J. Clark.		Detroit.
Rochester German, Rochester, N. Y.	1872	Frederick Cook.	H. F. Atwood.	Oliver C. Kemp.		Greenville.
Rutgers Fire, New York, N. Y.	1879	Edward B. Fellows.	Joseph F. Hanford.	James A. Jones.		Detroit.
Security, New Haven, Conn.	1876	Chas. S. Leete.	H. Mason.	Wm. McEain.		East Saginaw.
Security, Cincinnati, O.	1887	F. A. Rothler.	Adam Bonus.	H. C. Klocksgien.		Lansing.
Springfield Fire and Marine, Springfield, Mass.	1889	J. N. Dunham.	S. J. Hall.	Jeremiah S. Vernor.		Detroit.
Spring Garden, Philadelphia, Pa.	1886	Nelson F. Evans.	G. B. Armitage.	Archibald G. Lindsey.		Detroit.
Standard Fire, New York, N. Y.	1863	William M. St. John.	Robert H. Myers.	A. G. Lindsey.		Detroit.
State Investment and Insurance Co., San Francisco, Cal.	1880	Geo. L. Brander.	Chas. S. Cushing.	John Drake.		Bay City.
St. Paul Fire and Marine, St. Paul, Minn.	1872	Chas. H. Bigelow.	Charles B. Gilbert.	Charles H. Osband.		Lansing.
St. Paul German, St. Paul, Minn.	1880	Albert Scheller.	J. Quincey Hass.	Charles H. Garrett.		Kalamazoo.
Sun, San Francisco, Cal.	1884	C. L. Taylor.	E. E. Potter.	John C. Goodrich.		Detroit.
Syndicate, Minneapolis, Minn.	1880	John DeLaittre.	David Stone.	David Beveridge.		Detroit.
Tautonia Fire, Philadelphia, Pa.	1886	Eugene Franseen.	Thomas Chamberlin.	Peter Schulte.		Detroit.
Tautonia Fire and Marine, Dayton, O.	1881	Jacob Decker.	J. Linxweiler, Jr.	Lewis Atkins.		Port Huron.





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STATISTICAL TABLES

COMPILED FROM ANNUAL STATEMENTS OF

MUTUAL FIRE INSURANCE COMPANIES

FOR THE YEAR 1889.

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TABLE X. *Exhibit of Membership, Risks, and Assessments of the Mutual Fire*  
(INSURING FARM

File No.	Name of Company.	Incorporated.	Mem-	
			Number Dec. 31, 1888.	Increase during 1889.
50	Citizens' Mutual Fire Ins. Co. of Calhoun Co.	1860	1,890	282
32	Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.	1874	989	67
85	Citizens' Mutual Fire Ins. Co. of Kent, Allegan and Ottawa Co's.	1874	5,659	308
33	Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's.	1874	1,888	819
66	Citizens' Mutual Fire Ins. Co. of Pulaski.	1866	900	54
67	Concordia Mutual Insurance Co.	1866	306	146
42	Eastern Jackson Farmers' Mutual Ins. Co.	1878	871	41
77	Farmers' Home Mutual Fire Ins. Co. of Genesee Co.	1869		176
8	Farmers' Mutual Fire Ins. Association of Berrien and Cass Co's.	1860	1,896	661
26	Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	1870	2,168	256
22	Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	1863	3,402	590
12	Farmers' Mutual Fire Ins. Co. of Branch Co.	1868	2,482	152
6	Farmers' Mutual Fire Ins. Co. of Calhoun Co.	1862	2,077	160
16	Farmers' Mutual Fire Ins. Co. of Cass Co.	1863	3,847	304
76	Farmers' M. F. Ins. Co. of Charlevoix, Emmet and Cheboygan Co's.	1868	199	133
17	Farmers' Mutual Fire Ins. Co. of Clinton Co.	1863	2,951	306
75	Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's.	1868	180	
38	Farmers' M. F. Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's.	1875	560	397
9	Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	1863	3,611	224
8	Farmers' Mutual Fire Ins. Co. of Ingham Co.	1862	2,724	577
24	Farmers' Mutual Fire Ins. Co. of Ionia Co.	1863	2,458	82
5	Farmers' Mutual Fire Ins. Co. of Jackson Co.	1862	2,282	175
11	Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	1863	1,875	106
64	Farmers' M. F. Ins. Co. of Kalkaska, Missaukee and Wexford Co's.	1866	252	
14	Farmers' Mutual Fire Ins. Co. of Kent Co.	1863	2,701	366
55	Farmers' Mutual Fire Ins. Co. of Lake, Osceola and Wexford Co's.	1861	192	
7	Farmers' Mutual Fire Ins. Co. of Lenawee Co.	1862	6,008	710
37	Farmers' Mutual Fire Ins. Co. of Macomb Co.	1865	2,661	163
78	Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's.	1869		459
18	Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	1863	4,966	458
73	Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Co's.	1868	331	45
44	Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Co's.	1878	753	47
47	Farmers' Mutual Fire Ins. Co. of Saginaw Co.	1878	724	212
72	Farmers' Mutual Fire Ins. Co. of St. Clair and Sanilac Co's.	1867	106	6
13	Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	1863	1,447	122
21	Farmers' Mutual Fire Ins. Co. of Van Buren Co.	1863	470	57
20	Genesee County Farmers' Mutual Fire Ins. Co.	1863	3,334	560
69	German B. B. F. M. F. Ins. Co. of Barry, Ionia and Kent Co's.	1867	205	155
34	German Farmers' M. F. Ins. Co. of Macomb and Wayne Co's.	1874	1,691	154
45	German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	1878	1,485	47
57	German Farmers' Mutual Fire Ins. Co. of Sebawaing, etc.	1862	272	94
1	German Farmers' Mutual Fire Ins. Co. of Washtenaw Co.	1859	1,209	75
52	Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	1861	4,275	110
28	Lapeer County Farmers' Mutual Fire Ins. Association	1871	1,537	111
10	Livingston County Mutual Fire Ins. Co.	1868	2,367	137
27	Monitor Fire Ins. Co.	1870	3,901	262
40	Patrons' Mutual Fire Ins. Co.	1876	1,377	326
29	People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's.	1872	1,451	31
61	Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's.	1864	221	56
4	Shiawassee Mutual Fire Ins. Co.	1861	2,182	296
31	Southern Washtenaw F. M. F. Ins. Co.	1872	284	2
68	Swedish Farmers' M. F. Ins. Co. of Osceola and Wexford Co's.	1867	123	34
36	Teutonia Farmers' M. F. Ins. Co. of Macomb and Wayne Co's.	1875	682	65
15	Three Rivers Farmers' M. F. Ins. Co. of St. Joseph Co.	1863	608	52
79	Tuscola County Farmers' M. F. Ins. Co.	1869		166
2	Washtenaw Mutual Fire Ins. Co.	1859	2,356	196
Totals			93,020	11,764

*Insurance Companies of Michigan during the Year ending December 31, 1889.*

## PROPERTY.)

berships.		Risks.				Assessments	Average	File No.
Decrease During 1889.	Number Dec. 31, 1889.	In Force Dec. 31, 1888.	Increase During 1889.	Decrease During 1889.	In Force Dec. 31, 1889.	Levied in 1889.	Rate Per \$1,000.	
44	1,618	\$2,602,770	\$408,170	\$147,080	\$2,858,910	\$7,028 00	.0027	50
23	978	1,198,925	129,190	72,240	1,255,875			32
191	5,776	8,296,774	444,767	398,400	8,353,141	23,608 51	.008	35
330	2,818	2,028,730	798,223	292,223	2,534,730	4,800 00	.002	33
5	349	534,230	58,525	9,700	588,055	575 56	.001	66
9	445	341,215	147,235	13,007	475,448	889 37	.001	67
17	965	732,550	47,975	27,350	753,175			42
13	163	225,000	98,070	30,400	292,670	198 25	.0012	77
333	2,224	2,494,087	961,600	494,645	2,961,042	4,948 00	.002	3
43	2,381	3,472,557	364,865	70,005	3,767,417	6,205 91	.00175	26
136	3,856	5,174,865	527,300	198,775	5,513,390	10,122 76	.002	22
158	2,431	4,408,904	232,658	315,083	4,321,490	6,261 33	.0015	12
142	2,065	4,367,334	429,865	499,496	4,357,788	11,799 60	.0027	6
172	3,479	5,596,215	506,065	318,275	5,784,005	10,991 46	.002	16
40	292	257,750	157,260	63,550	351,460	650 00	.0025	76
324	2,992	3,744,635	824,012	608,219	3,870,428	6,694 65	.0018	17
	130	152,575		2,200	150,375	337 96	.00223	75
87	800	724,706	356,436	113,810	967,330	1,440 00	.002	38
78	3,817	6,762,851	431,009	195,772	6,998,068	10,806 46	.0015	9
414	2,987	4,468,611	850,587	602,826	4,630,372	7,982 45	.00175	8
44	2,492	4,561,162	140,102	96,986	4,604,328	6,363 13	.0015	24
50	2,357	4,776,065	311,065	97,140	4,990,010	6,199 43	.00126	5
67	1,674	3,985,835	561,390	208,260	4,208,965	8,313 77	.002	11
132	100	221,390		133,960	87,520	1,094 74	.009	64
258	2,799	4,794,970	552,665	306,985	4,950,650	9,592 92	.002	14
27	165	136,341		13,955	122,386	506 18	.004	55
578	6,135	10,204,768	1,120,160	885,550	10,439,378	12,695 09	.00124	7
345	2,479	4,013,640	232,457	347,501	3,996,596	2,857 74	.00075	87
2	487		619,605	5,300	614,305			78
124	5,200	8,036,061	667,000	216,210	8,486,851	15,964 25	.002	18
106	270	422,571	48,975	149,695	321,861	1,454 62	.008	73
73	727	941,795	86,106	126,635	901,265	2,149 80	.002	44
77	909	990,211	290,982	33,464	1,247,679	2,922 61	.0018	47
55	59	147,991	6,700	78,026	76,665	1,731 60	.0109	72
49	1,520	3,091,085	207,875	125,130	3,173,890	3,255 64	.00105	13
46	481	656,680	100,345	35,055	721,960	1,660 70	.0025	21
254	3,640	5,692,846	1,006,196	562,073	6,138,969	12,050 73	.0022	20
15	375	285,253	228,245	24,690	488,798	1,087 24	.0025	69
27	1,818	2,401,901	170,012	28,725	2,548,188	4,946 72	.002	34
61	1,471	2,253,828	91,081	95,637	2,249,222	4,064 36	.0018	45
7	350	388,718	128,999	16,500	501,217	2,207 15	.0048	57
33	1,251	3,172,165	161,680	90,200	3,243,645	4,766 24	.0015	1
1,457	2,928	5,392,144	115,980	1,165,064	4,342,960	20,224 41	.004	52
170	1,498	2,507,193	158,998	372,239	2,298,282	5,214 43	.0022	28
102	2,302	4,462,697	249,570	200,728	4,511,539	8,510 21	.002	10
136	4,027	8,589,110	535,645	308,385	8,821,420	16,067 93	.0019	27
55	1,648	2,082,695	419,050	110,400	2,341,345	2,048 65	.001	40
417	1,065	1,890,022	33,989	565,160	1,848,851	7,037 94	.005	29
34	243	277,318	59,474	81,726	305,066	873 20	.008	61
183	2,345	3,764,923	1,019,973	745,779	4,059,122	5,765 52	.0015	4
10	276	702,135	19,350	25,950	695,535	1,008 72	.00144	31
	157	82,408	36,548		118,956	94 19	.001	68
21	929	1,062,516	54,432	26,100	1,110,948	3,798 70	.0035	36
72	788	1,788,412	96,715	186,726	1,698,401	3,516 80	.002	15
	186		157,045		157,045			79
129	2,413	4,718,760	338,850	258,635	4,908,775	9,417 68	.002	2
7,065	97,069	\$155,995,792	\$17,684,104	\$12,407,294	\$161,272,602	\$304,177 90		

TABLE X.—

File No.	<i>Insuring other than Dwellings and Contents or than Farm Property.</i>	Date of Incorporation.	Mem-
			Number Dec. 31, 1888.
70	Detroit Manufacturers' Mutual Fire Ins. Co.....	Mar. 17, 1887.	669
68	Manufacturers' Mutual Fire Ins. Co.....	Sept. 30, 1885.	636
54	Michigan Millers' Mutual Fire Ins Co.....	Aug. 31, 1881.	945
	Total.....		1,700
46	Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's.	Nov. 13, 1878.	1,069
28	St. Joseph County Village Fire Ins. Co.....	Oct. 12, 1863.	1,008
	Total.....		2,072
62	Michigan Mutual Tornado, Cyclone and Windstorm Ins. Co.....	Apr. 21, 1885.	1,322
65	Southern Michigan Mutual Tornado, Cyclone and Windstorm Ins. Co.....	Jan. 6, 1886.	155
	Total.....		1,378
	Totals.....		{ 5,150
			98,020
	Aggregate.....		98,170

CONTINUED.

berships.			Risks.				Assessments	File No.
Increase during 1889.	Decrease during 1889.	Number Dec. 31, 1889.	In Force Dec. 31, 1888.	Increase during 1889.	Decrease during 1889.	In Force Dec. 31, 1889.	Levied in 1889.	
942	303	708	\$1,216,245	\$2,146,221	\$983,807	\$2,424,599		70
1,123	779	1,030	1,095,493	1,908,105	1,324,300	1,680,298		63
108	25	426	1,078,456	1,028,419	93,640	2,019,235	\$27,570 71	54
1,573	1,107	2,166	\$3,390,194	\$5,083,745	\$2,351,807	\$6,122,132	\$27,570 71	
317	133	1,253	\$1,045,847	\$908,450	\$194,830	\$1,159,487	\$7,000 00	46
137	84	1,056	1,124,644	130,194	86,870	1,187,968	2,312 80	28
454	217	2,309	\$2,170,491	\$438,644	\$281,700	\$2,327,435	\$9,312 80	
200	9	1,414	\$1,078,330	\$208,170	\$11,100	\$1,275,400		62
1	2	154	178,000	625	2,650	175,975		65
201	11	1,568	\$1,256,330	\$208,795	\$13,750	\$1,451,375		
2,228	1,335	8,043	\$6,817,015	\$5,781,184	\$2,647,257	\$9,900,942	\$36,888 51	
11,764	7,695	97,069	155,995,792	17,684,104	12,407,294	161,272,602	504,177 90	
13,992	9,080	108,132	\$162,812,907	\$23,415,288	\$15,054,551	\$171,173,544	\$341,061 41	



TABLE XL.—Showing the Nature of the Resources and Liabilities of the Mutual Fire Insurance Companies of Michigan for the Year ending December 31, 1889.

Name of Company.	Resources.			Liabilities.			
	Cash on hand.	Assessments (outstand- ing.	Total Available Resources.	Doubtful Resources.	Claims for Losses Including Resisted Claims.	Due and to become due for Borrowed Money and Interest.	All other Claims, Liabilities.
Citizens' Mutual Fire Insurance Co. of Calhoun Co.	420 28	\$380 70	\$950 98		\$6,291 00		\$8,608 60
Citizens' Mutual Fire Insurance Co. of Kalamazoo Co.	964 42		964 42				
Citizens' Mutual Fire Insurance Co. of Kent, Allegan and Ottawa Co's	2,439 06	11,985 47	14,424 55	\$948 95	4,370 34	\$12,490 00	16,880 34
Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's	86 79	4,300 00	4,386 79	184 81		3,476 52	4,301 86
Citizens' Mutual Fire Insurance Co. of Polaski	95 57	98 15	193 72	3 42	15 00		15 00
Concordia Mutual Insurance Co.	84 84		84 84				
Eastern Jackson Farmers' Mutual Insurance Co.	4 90	8 90	13 70	27 40			
Farmers' Home Mutual Fire Insurance Co. of Genesee Co.	124 19	17 54	141 73		1,449 22	1,836 68	2,775 90
Farmers' Mutual Fire Insurance Association of Berrien and Cass Co's.		178 68	178 68		2,000 00	680 00	
Farmers' Mutual Fire Insurance Co. of Allegan and Ottawa Co's	351 20	732 31	1,133 51		2,113 31		2,113 31
Farmers' Mutual Fire Insurance Co. of Barry and Eaton Co's.	1,238 27	9,167 27	10,405 54		1,065 53	8,948 46	10,468 99
Farmers' Mutual Fire Insurance Co. of Branch Co.	109 62	6,261 33	6,370 95		1,025 50		6,525 50
Farmers' Mutual Fire Insurance Co. of Calhoun Co.	665 23	171 97	837 19				188 58
Farmers' Mutual Fire Insurance Co. of Cass Co.	4 29	276 64	280 93	279 79	2,146 73	7,920 74	10,067 47
Farmers' Mutual Fire Insurance Co. of Charlevoix, Emmet and Cheboygan Co's.	19 56	330 94	340 50		230 42		257 02
Farmers' Mutual Fire Insurance Co. of Clinton Co.	599 16	629 21	1,228 37		4,115 23		4,115 23
Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Co's.		226 15	226 15		106 66		106 66
Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Counties.	907 98		907 98		300 00		300 00
Farmers' Mutual Fire Insurance Co. of Hillsdale Co.	402 29	630 26	1,032 55				
Farmers' Mutual Fire Insurance Co. of Ingham Co.	1,327 65	371 95	1,699 60			\$3,300 00	\$3,300 00
Farmers' Mutual Fire Insurance Co. of Ionia Co.	259 53	132 09	391 62	155 85			
Farmers' Mutual Fire Insurance Co. of Jackson Co.	1,063 81	3,962 17	5,025 48		1,369 67	7,283 74	7,283 74
Farmers' Mutual Fire Insurance Co. of Kalamazoo Co.	8,480 68	162 72	8,643 41	53 78		75 00	1,444 67
Farmers' Mutual Fire Insurance Co. of Kalkaska, Missaukee and Wexford counties.	47 54	391 86	689 99	283 59	256 77		
Farmers' Mutual Fire Insurance Co. of Kent Co.	3,224 15	353 00	3,577 21	3,948 35	1,479 37		535 69
Farmers' Mutual Fire Insurance Co. of Lake, Oscoda and Wexford Co's	42 46	408 12	449 58	1,629 55	510 00	1,268 00	1,937 57
Farmers' Mutual Fire Insurance Co. of Lenawee Co.	2,856 22	9,886 14	12,742 36			12,742 36	12,742 36
Farmers' Mutual Fire Insurance Co. of Macomb Co.	73 81		73 81	279 00		1,000 00	1,000 00
Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's	4 93		4 93				108 65
Farmers' Mutual Fire Insurance Co. of Monroe and Wayne Co's.	4,657 38	9,885 56	14,542 94	961 11	4,029 76	14,255 00	19,284 76

Farmers' Mutual Fire Insurance Co. of Ogemaw, Arenac and Iosco Co's	17 75	702 75	910 50	870 52	100 00	254 25	1,228 77
Farmers' Mutual Fire Insurance Co. of Ottawa and Allegan Co's	328 87	194 25	721 92	864 04			864 04
Farmers' Mutual Fire Insurance Co. of Saginaw Co.	404 55	378 51	778 06	680 16		320 00	850 16
Farmers' Mutual Fire Insurance Co. of St. Clair and Sanilac Co's	6 86	1 97	8 88	97 82			97 82
Farmers' Mutual Fire Insurance Co. of St. Joseph Co.	22 68		22 68	3,386 17		66 00	3,452 17
Farmers' Mutual Fire Insurance Co. of Van Buren Co.	301 66	71 80	372 06				
Genesee Co. Farmers' Mutual Fire Insurance Co.	271 27	12,300 73	12,472 00	18,742 06	350 00	600 00	14,692 06
German B. F. M. F. Insurance Co. of Barry, Ionia and Kent Co's	80 86	263 35	344 21		246 63	44 98	264 62
German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	1,752 88	35 08	1,787 96		21 24		
German Farmers' Mutual Fire Insurance Co. of St. Clair Co.	292 55	1,982 01	2,274 56	708 00	426 00	100 00	1,296 00
German Farmers' Mutual Fire Ins. Co. of Selkwaing, etc.	110 59	169 46	280 05	157 62			157 62
German Farmers' Mutual Fire Ins. Co. of Washtenaw Co.	258 89	51 97	310 86	842 25			842 25
Ionia, Eaton and Barry Farmers' Mutual Fire Insurance Co.	6-4 17	4,702 89	5,857 06	1,317 96	13,696 96	96 00	15,050 72
Lapeer Co. Farmers' Mutual Fire Insurance Association	57 28	5,214 48	5,271 71	565 87	4,690 75	389 65	5,516 21
Livingston Co. Mutual Fire Insurance Co.	8,625 87	970 81	8,996 68	1,454 00			1,454 00
Monitor Fire Insurance Co.	18 35	16,067 98	16,085 28	91 98	446 74	607 54	17,242 06
Patrons' Mutual Fire Insurance Co.		126 82	128 45	543 21			543 21
Peoples' Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Co's	181 53	560 55	756 08	100 00	2,383 98		2,545 98
Scandinavian Farmers' Mutual Fire Insurance Co. of Montcalm and Kent Co's	22 87	5 48	28 35				
Shiawassee Mutual Fire Insurance Co.	1,932 42		1,932 42				
Southern Washtenaw Farmers' Mutual Fire Insurance Co.	20 08	18 40	38 46	7 05			
Swedish Farmers' Mutual Fire Ins. Co. of Oaccola and Wexford Co's	10 89	32 50	43 39				
Tontonia Farmers' Mutual Fire Ins. Co. of Macomb and Wexford Co's	141 27	16 70	157 97	8,403 66	2,401 00		5,904 66
Three Rivers Farmers' Mutual Fire Insurance Co. of St. Joseph Co.				1,272 56	1,467 50	30 14	2,760 23
Tuscola Co. Farmers' Mutual Fire Insurance Co.	587 98		587 98				
Washtenaw Mutual Fire Insurance Co.	194 84	116 45	311 29	50 91	5,250 00	100 00	5,400 91
Total	\$46,719 47	\$105,108 41	\$151,822 98	\$98,808 87	\$109,478 17	\$5,380 20	\$196,112 24
<i>Insuring other than Dwellings and Contents or than Farm Property.</i>							
Detroit Manufacturers' Mutual Fire Insurance Co.	\$10,922 97	\$181,831 98	\$192,754 95	\$2,092 00	\$4,128 46	\$8,917 40	\$18,045 98
Manufacturers' Mutual Fire Ins. Co.	1,365 57	190,660 50	192,256 07	707 46	6,569 21	10,947 48	21,546 64
Michigan Millers' Mutual Fire Insurance Co.	46,968 87	106,459 56	156,448 43	100 00	9,480 98	7,176 56	16,657 57
Mutual City and Village Fire Insurance Co. of Berrien, Cass and Van Buren Co's	918 31	704 84	1,623 15	444 27	3,282 12	500 00	8,162 13
St. Joseph Co. Village Fire Insurance Co.	19 49	2,312 80	2,382 29	250 00	1,025 00	196 08	1,478 08
Michigan Mutual Tornado, Cyclone and Wind Storm Insurance Co.	183 17	1,071 02	1,257 20			179 02	
Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	44 13		44 13				
Totals	\$60,672 51	\$186,043 71	\$246,716 22	\$3,848 76	\$9,425 00	\$27,918 47	\$61,064 24
	46,719 47	105,108 41	151,822 98	10,459 95	106,778 17	5,380 20	196,112 24
Aggregate	\$107,391 98	\$391,147 12	\$698,539 10	\$13,788 71	\$115,903 17	\$33,248 67	\$256,196 48

TABLE XII.—Showing Sources of Income during the year 1889 of the Mutual Fire Insurance Companies of Michigan.

Name of Company.	Cash Bal- ances at Commence- ment of Year.	Cash Premiums.	From Assessments Levied during the Year.	From Assessments Levied during prior Years.	From Loans.	From other Sources.	Total cash Resources during the Year.
Citizens' Mutual Fire Insurance Co. of Calhoun Co.	\$165 37		\$6,357 86	\$884 56			\$6,962 34
Citizens' Mutual Fire Insurance Co. of Kalamazoo Co.	2,326 02			338 65		\$113 33	2,778 00
Citizens' Mutual Fire Insurance Co. of Kent, Allegan and Ottawa Co's.	355 07	\$884 80	18,918 72	1,866 86	\$5,000 00	20 86	28,199 66
Citizens' Mutual Fire Ins. Co. of Oakland, Genesee and Shiawassee Co's.	146 86			3,633 72	1,731 84	8,087 16	8,541 68
Citizens' Mutual Fire Insurance Co. of Pulaski.	96 25	13 92	509 41	4 43	40 91		664 92
Concordia Mutual Insurance Co.	51 19		389 87	4 24	229 10	50 00	728 90
Eastern Jackson Farmers' Mutual Insurance Co.	51 42			29 63	68 08		149 19
Farmers' Home Mutual Fire Insurance Co. of Genesee Co.			181 71		176 00		1,657 51
Farmers' Mutual Fire Insurance Association of Berrien and Cass Co's.	106 47		4,767 41	196 76	215 50	26 39	7,265 66
Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	747 06	726 38	5,520 87	943 80	510 00	157 22	11,417 22
Farmers' Mutual Fire Insurance Co. of Barry and Eaton Co's.	2,409 12	351 27	1,180 67	10,470 04	885 00		24,199 56
Farmers' Mutual Fire Insurance Co. of Branch Co.	19 15			10,691 08	418 40		11,128 58
Farmers' Mutual Fire Insurance Co. of Calhoun Co.	721 23		11,627 53	21 27	441 17		12,811 50
Farmers' Mutual Fire Insurance Co. of Cass Co.	123 31		10,708 22	83 86	1,073 19		19,014 82
Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's	17 32	184 01	478 63		268 50	1 50	857 96
Farmers' Mutual Fire Insurance Co. of Clinton Co.	54 86		6,085 44	383 00			6,478 32
Farmers' Mutual Fire Insurance Co. of Gladwin, Midland and Clare Co's			111 71				111 71
Farmers' Mutual Fire Insurance Co. of Grand Traverse, Antrim and Leelanaw Co's.	166 30		1,824 91		242 62		1,768 83
Farmers' Mutual Fire Insurance Co. of Hillsdale Co.	594 77		7,676 17	401 45	4,800 00		16,827 89
Farmers' Mutual Fire Insurance Co. of Ingham Co.	265 90		7,366 37	110 04	4,155 28		12,441 60
Farmers' Mutual Fire Insurance Co. of Ionia Co.	381 35	416 31	6,238 89	271 50	5,087 74	41 72	12,538 51
Farmers' Mutual Fire Insurance Co. of Jackson Co.	239 15		2,297 25	2,780 86	968 32		6,529 09
Farmers' Mutual Fire Insurance Co. of Kalamazoo Co.	6,017 65		8,151 05	80 80	346 35		14,745 85
Farmers' Mutual Fire Insurance Co. of Kalkaska, Missaukee and Wexford Co's.	17 28	95	1,108 43	384 82	8 00	221 13	1,765 61
Farmers' Mutual Fire Insurance Co. of Kent Co.	3,886 10	346 81	9,239 46	460 66	50 00	189 04	14,511 26
Farmers' Mutual Fire Insurance Co. of Lake, Oscoda and Wexford Co's	111 89		100 06	409 49			621 44
Farmers' Mutual Fire Insurance Co. of Lenawee Co.			2,808 95	47 57	12,742 86		16,452 37
Farmers' Mutual Fire Insurance Co. of Macomb Co.	86 96		2,657 74		1,000 00		4,060 95
Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Co's		351 31				351 31	351 31
Farmers' Mutual Fire Insurance Co. of Monroe and Wayne Co's.	2,002 20		6,084 80	7,821 16	11,580 00	5 22	29,088 79
Farmers' Mutual Fire Insurance Co. of Ogemaw, Arenac and Iosco Co's.	77 87	22 50	948 05	106 37	51 10	404 03	1,509 92
Farmers' Mutual Fire Insurance Co. of Ottawa and Allegan Co's.	46 43	47 40	1,068 18	316 39	66 50	1,000 00	3,446 90
Farmers' Mutual Fire Insurance Co. of Saginaw Co.	372 15	280 92	2,549 10	539 48	983 50	32 50	4,147 60
Farmers' Mutual Fire Insurance Co. of St. Clair and Sanilac Co's	262 52		1,604 48		22 31	12 00	1,901 31
Farmers' Mutual Fire Insurance Co. of St. Joseph Co.			3,226 44		208 89		3,442 33

Farmers' Mutual Fire Insurance Co. of Van Buren Co.	181 62	1,889 40	7 75	400 00	390 00	453 52	2,104 77
Genesee Co. Farmers' Mutual Fire Insurance Co.	396 96	7,877 34	30 34	400 00	350 00		9,767 16
German Baptist Brethren Farmers' Mutual Fire Insurance Co. of Barry, Ionia and Kent	16 74	445 49	6 80	185 00	980 00		1,992 47
German Farmers' Mutual Fire Insurance Co. of Macomb and Wayne Co's	467 82	4,911 69		380 50		145 76	7,757 75
German Farmers' Mutual Fire Insurance Co. of St. Clair Co.	2,064 66	2,102 34	1,234 42	35 80	2,000 00	16 06	7,517 01
German Farmers' Mutual Fire Insurance Co. of Sebawing, etc.	159 29	2,037 69		4 16			2,827 61
German Farmers' Mutual Fire Insurance Co. of Washtenaw Co.	675 11	4,714 27	32 55	214 75	1,075 00	52 90	7,864 26
Ionia, Eaton and Barry Farmers' Mutual Fire Insurance Co.	329 30	16,040 64	451 00	156 00	16,384 86	116 01	85,027 11
Lapeer Co. Farmers' Mutual Fire Insurance Association	22 63	8,010 24	8,010 24			106 83	8,139 70
Livingston Co. Mutual Fire Insurance Co.	3,280 80	213 17	282 16				12,214 53
Monitor Fire Insurance Co.	81 83	8,439 40	9,583 81	1,282 14		54 33	10,901 51
Patrons' Mutual Fire Insurance Co.	213 90	1,367 15	72 15	672 50	543 21		4,691 24
Peoples' Mutual Fire Insurance Co. of Ionia, Montcalm and Clinton Co's	648 78	6,468 89	1,110 20	25 00	507 21		8,331 04
Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's	2,359 00	5,670 84	8 27	103 81		2 30	1,384 08
Shawnee Mutual Fire Insurance Co.		5,623 57		483 04		55 66	8,313 50
Southern Washtenaw Farmers' Mutual Fire Insurance Co.	2 75	971 58	2 05	2 00		37 16	1,084 87
Swedish Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Co's	2 47	63 73	11 80	75 86			152 06
Tecoma Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's	208 17	3,449 64			2,491 00		6,140 01
Three Rivers Farmers' Mutual Fire Insurance Co. of St. Joseph Co.		3,455 86	14 31	122 86	1,400 00	59 44	5,051 97
Tuscola Co. Farmers' Mutual Fire Insurance Co.		685 80		218 15			928 45
Washtenaw Mutual Fire Insurance Co.	41 47	9,301 24	5 54	483 82	11,260 00	50 00	21,064 11
<b>Totals</b>	<b>\$33,071 98</b>	<b>\$7,611 94</b>	<b>\$62,977 96</b>	<b>\$18,648 39</b>	<b>\$109,358 71</b>	<b>\$6,312 82</b>	<b>\$450,394 80</b>
<i>Insuring other than Dwellings and Contents, or than Farm Property.</i>							
Detroit Manufacturers' Mutual Fire Insurance Co.	\$2,408 31	\$3,178 45			\$399 68	\$55,961 44	
Manufacturers' Mutual Fire Insurance Co.	2,636 95	38,651 21			1,217 34	47,160 23	
Michigan Millers' Mutual Fire Insurance Co.	23,034 88	20,407 40	\$140 86	\$451 65	\$4,000 00	72,545 70	
Mutual City and Village Fire Insurance Co. of Berrien, Cass, etc.	591 50	6,286 16	203 41		7,875 18	14,465 25	
St. Joseph Co. Village Fire Insurance Co.	40 46		1,683 17	324 84		2,048 47	
Michigan Mutual Tornado, Cyclone and Wind Storm Insurance Co.	480 82	416 34		200 00		1,409 67	
Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	61 83			2 50		63 83	
<b>Totals</b>	<b>\$29,254 25</b>	<b>\$112,648 40</b>	<b>\$2,027 46</b>	<b>\$1,040 99</b>	<b>\$11,575 18</b>	<b>\$3,632 44</b>	<b>\$104,344 59</b>
	<b>\$3,071 98</b>	<b>7,611 94</b>	<b>62,977 96</b>	<b>18,648 39</b>	<b>109,358 71</b>	<b>3,312 82</b>	<b>\$450,394 80</b>
<b>Aggregates</b>	<b>\$63,326 18</b>	<b>\$120,260 34</b>	<b>\$65,004 42</b>	<b>\$19,689 38</b>	<b>\$121,233 89</b>	<b>\$6,945 26</b>	<b>\$644,788 89</b>

\* Includes interest, \$1,266.98.

b Commissioners.

\* Interest received.

TABLE XIII.—*Mutual Fire Insurance Companies of Michigan.—Expenditures, 1889.*

Name of Company.	Loans Paid.	Interest.	Salaries and fees.	Stationery, Postage, Printing, etc.	Miscellaneous.	Losses Paid.		Total Expenses of Management.	Total Expenditures.
						Of 1889.	Of Previous Years.		
Citizens' Mutual Fire Insurance Co. of Calhoun Co.			\$1,192 87	\$115 33	\$114 04	\$2,438 78	\$3,086 04	\$5,519 82	\$9,942 08
Citizens' Mutual Fire Insurance Co. of Kalamazoo Co.			987 60	19 88	138 79	668 31		668 31	1,828 38
Citizens' Mut. Fire Ins. Co. of Kent, Allegan and Ottawa Co's.		\$911 19	3,407 78	364 28	885 98	19,885 08	1,856 85	20,691 88	25,760 98
Citizens' Mutual Fire Insurance Co. of Oakland									
Genesee and Shiawassee Co's.									
Citizens' Mutual Fire Insurance Company of Pukehi			45 75	7 25	2 85	514 00	825 00	3,841 65	8,454 79
Concordia Mutual Insurance Co.			204 12	7 70	97 24	280 00		280 00	569 85
Eastern Jackson Farmers' Mutual Insurance Co.	50 00								689 06
Farmers' Home Mutual Fire Insurance Co. of Genesee Co.			98 30	12 04		5 00		5 00	110 84
Farmers' Mutual Fire Insurance Association of Berrien and Cass Co's.			54 62	42 50	5 27	1,431 13		1,431 13	1,538 62
Farmers' Mutual Fire Insurance Co. of Allegan and Ottawa Co's.		242 85	702 25	127 45	13 75	2,479 65	3,700 00	6,179 65	7,285 95
Farmers' Mutual Fire Insurance Co. of Barry	5,164 41	254 74	1,585 87	173 06	108 98	3,602 48	181 48	3,783 96	11,096 02
Farmers' Mutual Fire Insurance Co. of Branch	13,654 03	677 01	2,412 79	188 09	69 62	4,186 60	1,769 15	5,954 75	22,861 39
Farmers' Mutual Fire Insurance Co. of Calhoun Co.			1,081 08	57 89	7 00	38 61	9,884 38	9,922 99	11,018 96
Farmers' Mutual Fire Insurance Co. of Cass Co.			971 75	151 06	171 19	9,975 04	887 24	10,862 28	12,126 28
Farmers' Mutual Fire Insurance Co. of Charlevoix, Emmet and Cheboygan Co's.	5,947 20		1,730 82	204 53	116 98	10,306 77	1,701 75	11,910 52	19,910 08
Farmers' Mutual Fire Insurance Co. of Clinton Co.			312 45	65 02	21 35	419 56		419 56	918 40
Farmers' Mutual Fire Insurance Co. of Gladwin, Midland and Chere Co's.		251 50	687 77	106 04	463 51	1,641 88	2,743 47	4,385 30	5,874 16
Farmers' Mutual Fire Insurance Co. of Grand Traverse, Antrim and Leelanaw Co's.			51 71			60 00		60 00	111 71
Farmers' Mutual Fire Insurance Co. of Hillsdale Co.			219 00	43 73	105 20	443 60	9 37	457 97	825 90
Farmers' Mutual Fire Insurance Co. of Ingham Co.	4,800 00	166 12	1,560 60	188 04	119 28	9,026 44	284 58	9,391 02	16,125 10
Farmers' Mutual Fire Insurance Co. of Ionia Co.	2,820 41		1,015 13	70 53	985 12	6,204 76	4 00	6,212 76	11,113 98
Farmers' Mutual Fire Insurance Co. of Ionia Co.	3,610 00	331 65	1,023 00	180 65	293 60	6,968 55	16 33	6,914 88	12,278 98
Farmers' Mutual Fire Insurance Co. of Jackson Co.	953 41		583 50	74 46	304 02	3,623 36	73 00	3,700 86	5,365 78

Farmers' Mutual Fire Insurance Co. of Kalamazoo Co.	405 00	81 08	54 95	5,279 61	5,279 61	1,005 63	6,285 24
Farmers' Mutual Fire Insurance Co. of Kalamazoo and Washtenaw Co.	559 50	58 70	219 02	160 06	426 06	1,191 98	1,718 07
Farmers' Mutual Fire Insurance Co. of Kent Co.	1,004 13	105 00	840 67	7,023 72	2,605 41	1,954 01	11,297 14
Farmers' Mutual Fire Insurance Co. of Lake, Osceola and Washtenaw Co.	336 98		13 40		104 00	474 98	578 98
Farmers' Mutual Fire Insurance Co. of Lenoire Co.	1,878 08	186 40	255 32	10,848 87	449 58	2,768 20	18,596 15
Farmers' Mutual Fire Insurance Co. of Macomb Co.	448 00	117 50	125 44	961 30		3,050 84	4,041 64
Farmers' Mutual Fire Insurance Co. of Macomb, Berrien and Mason Co's.	36 80	25 98	28 80	260 00		86 38	346 38
Farmers' Mutual Fire Insurance Co. of Monroe and Wayne Co's.	8,873 97	56 30	1,976 06	10,046 67	1,858 06	12,001 69	23,861 41
Farmers' Mutual Fire Insurance Co. of Ottawa, Arcene and Lenoire Co's.	316 60	17 10	12 00	556 67	273 80	656 70	1,492 17
Farmers' Mutual Fire Insurance Co. of Ottawa and Allegan Co's.	380 97	43 10	77 60	1,888 27		1,534 98	2,923 28
Farmers' Mutual Fire Insurance Co. of Saginaw Co.	804 77	71 36	88 41	2,124 91	635 00	1,018 40	3,778 31
Farmers' Mutual Fire Insurance Co. of St. Charles and St. Louis Co's.	81 31	5 59	9 80	1,797 65		96 70	1,894 35
Farmers' Mutual Fire Insurance Co. of St. Joseph Co.	408 88	80 30			2,985 47	494 19	3,419 65
Farmers' Mutual Fire Insurance Co. of Van Buren Co.	380 00	57 15	16 85	794 78	200 00	822 83	1,507 11
Genesee Co. Farmers' Mutual Fire Insurance Co.	429 65	95 90	150 00	677 58	6,872 64	1,965 67	9,515 80
German B. R. F. M. F. Insurance Co. of Barry, Ionia and Kent Co's.	55 32	8 73	2 30	699 00		1,012 61	1,911 94
German Farmers' Mutual Fire Insurance Co. of Macomb and Wayne Co's.	34 03	30 85	18 00	983 30	2,425 84	1,008 42	4,397 56
German Farmers' Mutual Fire Insurance Co. of St. Clair Co.	83 84	58 49	21 49	4,284 18		2,928 26	7,224 46
German Farmers' Mutual Fire Insurance Co. of Sebewing, etc.	2,400 00	22 28	10 45	2,012 54		195 48	2,208 02
German Farmers' Mutual Fire Insurance Co. of Washtenaw Co.	65 91	41 87	11 70	4,853 87		2,250 52	7,105 89
Ionia, Eaton and Barry Farmers' Mutual Fire Insurance Co.	1,675 00	351 52	363 98	9,885 11	4,543 99	19,888 84	34,542 94
Lapeer County Farmers' Mutual Fire Insurance Association	15,798 00	301 55	315 10		6,968 91	1,068 51	8,062 42
Livingston County Mutual Fire Insurance Co.	389 88	91 88					
Monitor Fire Insurance Co.	1,004 20	63 80	11 33	1,984 13	1,175 00	1,079 53	3,568 66
Patrons' Mutual Fire Insurance Co.	306 71	100 25	3 00		8,683 46	10,983 16	12,672 31
People's Mutual Fire Insurance Co. of Ionia, Montcalm and Clinton Co's.	13 75	169 59	26 86	2,579 31	533 33	1,778 60	4 661 24
Scandinavian Farmers' Mutual Fire Insurance Co. of Montcalm and Kent Co's.	262 68	119 38	164 75	917 64	68 00	980 94	8,144 51
Shiawassee Mutual Fire Insurance Co.	6 00	11 78	9 45	905 35	345 50	90 31	1,341 16
		150 79	13 00	5,487 88		1,443 70	6,961 04

TABLE XIII.—*Mutual Fire Insurance Companies of Michigan.—Expenditures, 1899.—Concluded.*

Name of Company.	Loans Paid.	Interest.	Salaries and fees.	Stationery, Postage, Printing, etc.	Miscellaneous.	Losses Paid.		Total Expenses of Management.	Total Expenditures.
						Of 1899.	Of Previous Years.		
Southern Washienaw Farmers' Mutual Fire Insurance Co.			\$81 25	\$23 00	\$15 00	\$283 23	\$638 33	\$118 25	\$1,014 81
Swedish Farmers' Mutual Fire Insurance Co.			104 96	28 16	13 65			141 67	141 67
Teutonia Farmers' Mutual Fire Insurance Co.			738 23	44 16	13 75	1,580 00		4,411 04	5,991 04
Three Rivers Farmers' Mutual Fire Insurance Co. of St. Joseph Co.	\$3,408 69	\$166 21	234 31	35 92	3,897 58	40 00	900 00	4,111 97	5,051 97
Tuscola Co. Farmers' Mutual Fire Insurance Co.	2 20	34 16	218 15	75 87	19 85			815 57	815 57
Washienaw Mutual Fire Insurance Co.	7,550 00	331 36	1,101 80	110 13	60 73	11,562 23	138 00	9,174 04	20,889 27
<b>Totals</b>	<b>\$39,168 69</b>	<b>\$8,087 86</b>	<b>\$44,396 51</b>	<b>\$4,304 12</b>	<b>\$12,635 65</b>	<b>\$175,280 88</b>	<b>\$69,229 83</b>	<b>\$159,282 83</b>	<b>\$403,743 59</b>
Detroit Manufacturers' Mutual Fire Ins. Co.		\$2,088 05	\$12,386 88	\$43 62	\$5 508 62	\$18,288 95	\$3,850 00	\$19,926 93	\$42,015 23
Manufacturers' Mutual Fire Insurance Co.		760 74	12,701 97	733 71	4,922 64	21,351 30	4,874 30	19,189 03	25,364 66
Michigan Millers' Mutual Fire Insurance Co.			6,070 05	1,183 30		9,221 10	7,862 38	7,203 35	24,356 83
Mutual City and Village Fire Insurance Co. of Berrien, Cass, etc.									
St. Joseph Co. Village Fire Insurance Co.	\$5,042 33	40 53	708 06	97 78	135 83	7,502 39	500 00	6,044 55	14,046 94
Michigan Mutual Tornado, Cyclone and Wind Storm Insurance Co.			1,147 77	74 97	116 70	935 90	333 64	1,369 44	2,028 96
Southern Michigan Mutual Tornado, Cyclone, and Wind Storm Insurance Co.			515 17	48 85	24 05	25 00		583 17	608 17
			1 00		18 70			19 70	19 70
<b>Totals</b>	<b>\$5,042 33</b> <b>\$9,168 69</b>	<b>\$2,869 33</b> <b>8,057 86</b>	<b>\$33,430 42</b> <b>44,366 51</b>	<b>\$2,117 33</b> <b>4,504 12</b>	<b>\$10,746 74</b> <b>12,585 65</b>	<b>\$56,894 64</b> <b>175,280 88</b>	<b>\$17,490 32</b> <b>69,229 83</b>	<b>\$54,256 15</b> <b>159,282 83</b>	<b>\$128,041 11</b> <b>408,743 59</b>
<b>Aggregates</b>	<b>\$94,211 02</b>	<b>\$10,927 19</b>	<b>\$77,846 93</b>	<b>\$6,921 45</b>	<b>\$23,532 89</b>	<b>\$232,175 47</b>	<b>\$96,720 25</b>	<b>\$213,488 96</b>	<b>\$332,864 70</b>

TABLE XIV. Mutual Fire Insurance Companies of Michigan, Showing the Origin of Fires and Amount of Losses sustained from each cause during 1889.

Name of Company.	Incorporated.	Lightning.		Steam Threshers.		Incendiary.		Defective Chimneys and Stovepipes.		Field or Forest Fires.		Unknown.		Miscellaneous.		Totals.	
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Citizens' Mutual Fire Ins. Co. of Calhoun Co.	1880	9	\$147 50	1	\$8 00	1	\$1,000 00	4	\$769 81			3	\$408 00	2	\$42 00	19	\$2,874 90
Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.	1874							2	38 70			1	40 00	3	591 61	5	668 81
Citizens' M. F. Ins. Co. of Kent, Allegan and Ottawa Co's.	1874	15	1,837 32	3	2,208 35	5	5,157 02	13	7,579 75	3	427 75	13	4,556 04	11	2,076 61	63	23,873 74
Citizens' M. F. Ins. Co. of Oakland, Genesee and Shiawassee Co's.	1874	2	201 50			2	425 00	8	1,877 75	1	89 00	1	267 75	10	104 15	19	2,915 15
Citizens' M. F. Ins. Co. of Polaski	1886	1	4 00											2	510 00	3	514 00
Concordia Mutual Insurance Co.	1886							2	280 00							2	280 00
Eastern Jackson Farmers' M. Ins. Co.	1878													1	5 00	1	5 00
Farmers' Home M. F. Ins. Co. of Genesee Co.	1889			1	150 00	2	2,710 85									3	2,860 85
Farmers' M. F. Ins. Association of Berrien and Cass Co's.	1880	5	175 00	1	680 80			2	515 00			4	3,140 50	4	18 35	16	4,479 65
Farmers' M. F. Ins. Co. of Allegan and Ottawa Co's.	1870	9	1,657 08	1	3 75	1	336 00	1	840 00			6	765 65			18	3,602 48
Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	1893	2	64 40	1	140 00							*28	3,383 60			31	3,589 00
Farmers' Mutual Fire Ins. Co. of Branch Co.	1863	6	205 00	1	1,027 50			3	808 50			11	2,623 34	1	500 00	22	5,283 34
Farmers' Mutual Fire Ins. Co. of Calhoun Co.	1892	9	3,284 17	1	18 50	4	708 09	6	1,887 76	10	148 50	2	688 13	5	3,264 89	37	9,975 04
Farmers' Mutual Fire Ins. Co. of Cass Co.	1893	25	1,980 90					7	1,545 88			7	6,339 76	10	2,475 96	49	12,842 50
Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Co's.	1888													2	650 00	2	650 00
Farmers' Mutual Fire Ins. Co. of Clinton Co.	1893	2	50 25	2	\$43 86			2	1,124 29			6	3,206 71	14	1,863 45	26	5,777 56
Farmers' Mut. F. Ins. Co. of Gladwin, Midland and Clare Co's.	1888							1	106 67							1	106 67
Farmers' Mut. Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Co's.	1875							1	9 87			1	489 60	1	9 00	3	487 97



TABLE XIV.—CONCLUDED.

Name of Company.	Incorporated.	Lightning.		Steam Thrashers.		Incendiary.		Defective Chimneys and Sweepings.		Field or Forest Fires.		Unknown.		Miscellaneous.		Totals.	
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Farmers' Mut. Fire Ins. Co. of Grandot and Isabella Co.'s.	1872																
Farmers' Mutual Fire Ins. Co. of Hilldale Co.	1883	4	\$115 00	2	\$478 75	6	\$3,785 53	9	\$2,983 15	1	\$45 00	9	\$81 20	18	\$1,822 39	49	\$2,291 02
Farmers' Mutual Fire Ins. Co. of Lagan Co.	1882	7	210 80	5	808 00	8	590 00	17	3,098 00	4	627 00	2	19 82	18	881 14	56	6,209 76
Farmers' Mutual Fire Ins. Co. of Iowa Co.	1883	1	15 00	2	641 58			3	881 53	1	9 75	4	4,329 20	6	821 49	17	6,896 55
Farmers' Mutual Fire Ins. Co. of Jackson Co.	1882	11	350 26	2	80 00			5	2,372 53	1	130 00	2	647 65	2	108 00	23	3,683 44
Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	1883	14	1,223 56			2	70 00	3	977 42			3	1,389 15	5	1,669 48	27	5,279 61
Farmers' Mut. Fire Ins. Co. of Kalkaska, Missaukee and Wex- ford Co's.	1886							1	395 77	1	21 06					2	416 83
Farmers' Mutual Fire Ins. Co. of Kent Co.	1888	8	1,823 35	1	56 25	5	2,600 24	2	987 50					11	3,050 49	27	8,502 83
Farmers' Mut. Fire Ins. Co. of Lake, Osceola and Wexford Co's.	1881																
Farmers' Mutual Fire Ins. Co. of Leauwee Co.	1882	8	728 43	3	1,261 95	6	4,150 59	7	1,032 84			17	2,620 06	4	329 50	45	10,343 37
Farmers' Mutual Fire Ins. Co. of Macomb Co.	1875	3	37 00									13	954 30			16	991 30
Farmers' Mut. Fire Ins. Co. of Manistee, Benzie and Mason Co's.	1886													1	260 00	1	260 00
Farmers' Mut. Fire Ins. Co. of Monroe and Wayne Co's.	1883	8	538 00	2	38 75	1	1,840 93	5	2,408 06			18	4,543 09	27	4,387 50	56	13,449 33
Farmers' M. F. Ins. Co. of Oge- maw, Arenac and Iosco Co's.	1888									2	62 50	5	508 67	1	366 66	8	987 83
Farmers' M. F. Ins. Co. of Ot- tawa and Allegan Co's.	1878	1	1 50											7	1,678 56	8	1,680 06
Farmers' Mutual Fire Ins. Co. of Saginaw Co.	1878			2	880 16	1	385 00					4	1,479 91			7	2,755 07
Farmers' Mutual Fire Ins. Co. of St. Clair and Sanilac Co's.	1887	1	1,162 65											1	685 00	2	1,797 65
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	1883			1	207 96	2	671 56			2	49 95	8	1,085 96	8	413 55	21	3,275 34
Farmers' Mutual Fire Ins. Co. of Van Buren Co.	1843	1	147 50					1	37 28					2	610 00	4	784 78

1863	8	2,915 67	2	1,157 50	6	2,338 06	8	1,307 72	2	19 38	4	330 00	15	2,621 74	45	10,847 11
1867	1	733 00	1	166 00											2	840 00
1874	1	3 00									1	8 80	1	921 50	3	933 30
1878	1	5 00	1	500 00	1	239 90		1	18 00	7	1,325 50	1	62 50	12	2,151 90	
1882			1	1,436 00						1		3 16	2	731 00	4	2,170 16
1889	2	13 15								5	3,833 72	2	1,350 75	9	5,197 62	
1891	4	145 99			2	215 05	10	5,229 46	2	21 00	5	276 98	15	4,006 08	38	9,845 11
1871	4	259 50			2	1,100 00	3	99 00				924 50	4	983 95	16	3,396 96
1863	7	72 50	1	10 00			4	737 63	3	87 00	1	175 00	2	232 00	18	1,394 13
1870	12	363 36	3	1,769 50	4	1,165 00	9	5,153 50			5	2,368 00	9	3,830 55	42	14,659 91
1876	6	4 50			2	633 33	2	622 66	5	946 47	1	294 98	2	33 37	14	2,579 31
1872	1	98 60			1	160 00	1	4 13			2	777 21	1	40 00	6	1,077 94
1884			1	322 33							1	6 50	2	576 52	4	965 35
1891	6	1,063 00			1	150 00	8	1,144 00	2	90 00	9	2,482 63	4	497 75	30	5,431 38
1872							1	633 33					1	263 23	2	846 56
1887																
1875											7	1,571 00	1	9 00	8	1,590 00
1863	3	22 89			2	229 92	1	821 23					4	1,138 55	10	2,213 59
1849																
1859	3	54 77	1	5 67			6	2,334 73	6	600 30	12	5,730 81	11	3,089 86	39	11,766 14
Totals	102	\$21,745 10	43	\$14,051 25	62	\$30,240 07	153	\$50,677 45	47	\$3,462 66	231	\$64,795 48	253	\$49,077 12	691	\$234,049 13

\* Causes not reported.

TABLE XIV.—CONCLUDED.

Name of Company.	Incorporated.	Lightning.		Steam Threshers.		Incendiary.		Defective Chimneys and Stovepipes.		Field or Forest Fires.		Unknown.		Miscellaneous.		Totals.	
		No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Farmers' Mut. Fire Ins. Co. of Gratiot and Isabella Co's.	1872																
Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	1893	4	\$115 00	2	\$476 75	6	\$3,765 53	9	\$2,983 15	1	\$45 00	9	\$31 20	18	\$1,322 39	49	\$9,201 02
Farmers' Mutual Fire Ins. Co. of Ingham Co.	1892	7	210 80	5	808 00	8	560 00	17	8,068 00	4	627 00	2	19 82	18	861 14	56	6,209 76
Farmers' Mutual Fire Ins. Co. of Ionia Co.	1893	1	15 00	2	641 58			3	881 53	1	9 75	4	4,529 20	6	821 49	17	6,898 55
Farmers' Mutual Fire Ins. Co. of Jackson Co.	1892	11	350 26	2	80 00			5	2,372 53	1	180 00	2	647 65	2	108 00	23	3,693 44
Farmers' Mutual Fire Ins. Co. of Kalamazoo Co.	1893	14	1,223 56			2	70 00	3	977 42			3	1,389 15	5	1,666 48	27	5,279 61
Farmers' Mut. Fire Ins. Co. of Kalkaska, Missaukee and Wexford Co's.	1896							1	385 77	1	21 06					2	416 83
Farmers' Mutual Fire Ins. Co. of Kent Co.	1893	8	1,823 85	1	56 25	5	2,600 24	2	987 50					11	3,060 49	27	8,502 83
Farmers' Mut. Fire Ins. Co. of Lake, Osceola and Wexford Co's.	1881																
Farmers' Mutual Fire Ins. Co. of Leelanaw Co.	1892	8	723 43	3	1,261 95	6	4,150 59	7	1,032 84			17	2,820 08	4	329 50	45	10,343 87
Farmers' Mutual Fire Ins. Co. of Macomb Co.	1875	3	37 00									13	954 30			16	991 30
Farmers' Mut. Fire Ins. Co. of Manistee, Benzie and Mason Co's.	1889													1	290 00	1	260 00
Farmers' Mut. Fire Ins. Co. of Monroe and Wayne Co's.	1863	3	583 00	2	38 75	1	1,340 98	5	2,406 06			18	4,543 08	27	4,537 50	56	13,449 83
Farmers' M. F. Ins. Co. of Ogemaw, Arenac and Iosco Co's.	1888									2	62 50	5	508 67	1	366 66	8	987 83
Farmers' M. F. Ins. Co. of Otsewa and Allegan Co's.	1878	1	1 50									4	1,479 91	7	1,678 56	8	1,680 06
Farmers' Mutual Fire Ins. Co. of Saginaw Co.	1878			2	880 16	1	385 00									7	2,755 07
Farmers' Mutual Fire Ins. Co. of St. Clair and Sanilac Co's.	1887	1	1,162 65											1	635 00	2	1,797 65
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	1893			1	207 96	2	671 56			2	49 95	8	1,935 56	8	413 55	21	3,278 54
Farmers' Mutual Fire Ins. Co. of Van Buren Co.	1893	1	147 50					1	27 38					2	610 00	4	794 78

1863	Genesee Co. Farmers' Mutual Fire Ins. Co.	8	2,015 67	2	1,157 50	6	2,396 06	8	1,807 72	3	190 88	4	350 00	15	2,621 78	45	10,847 11
1867	German B. B. F. M. F. Ins. Co. of Barry, Kent and Kent Co's.	1	788 00	1	166 00											2	800 00
1874	German Farmers' M. F. Ins. Co. of Macomb and Wayne Co's.	1	8 00									1	8 80	1	921 50	8	988 80
1878	Co. of St. Clair Co.	1	5 00	1	500 00	1	239 90		1	18 00		7	1,328 50	1	03 50	12	2,151 90
1882	German Farmers' M. F. Ins. Co. of Schenectady, etc.			1	1,438 00							1	3 16	2	781 00	4	2,170 16
1859	German Farmers' Mutual Fire Ins. Co. of Washenaw Co.	2	13 15									5	8,833 72	2	1,350 75	9	5,197 62
1881	German Farmers' Mutual Fire Ins. Co. of Barry & Barry Farmers' Mutual Fire Ins. Co.	4	145 99			2	215 65	10	5,229 46	2	21 00	5	276 94	15	4,008 08	34	9,495 11
1871	Lapeer Co. Farmers' Mutual Fire Ins. Association	4	259 50			2	1,100 00	3	90 00			3	924 50	4	983 95	16	3,386 95
1883	Livingston Co. Mutual Fire Ins. Co.	7	72 50	1	10 00			4	737 63	3	87 00	1	175 00	2	252 00	18	1,384 13
1870	Monitor Fire Insurance Company's Mutual Fire Insurance Co.	12	863 86	3	1,789 50	4	1,165 00	9	5,153 50			5	2,968 00	9	3,820 55	42	14,659 91
1876	People's Mutual F. Ins. Co. of Ionia, Monticell and Clinton Co's.	6	4 50			2	633 33	2	622 66	5	946 47	1	298 98	2	38 37	14	2,579 31
1872	Scandinavian Farmers' M. F. Ins. Co. of Monticell and Kent Co's.	1	96 60			1	160 00	1	4 13			2	777 31	1	40 00	6	1,077 94
1884	Shawnee Mutual Fire Ins. Co.			1	322 33							1	6 50	2	576 52	4	945 35
1861	Southern Washenaw F. M. F. Ins. Co.	6	1,083 00			1	150 00	8	1,144 00	2	90 00	9	2,462 63	4	497 75	30	5,431 38
1872	Swedish F. M. F. Ins. Co. of Sweden and Wexford Co's.											1	688 33		263 23	2	846 56
1867	Tecoma F. M. Ins. Co. of Macomb and Wayne Co's.																
1875	Three Rivers F. M. F. Ins. Co. of St. Joseph Co.					2	229 92	1	821 25			7	1,571 00	1	9 00	8	1,540 00
1868	Tuscola Co. Farmers' Mutual Fire Ins. Co.	3	22 89														2,212 59
1866	Washenaw Mutual Fire Ins. Co.																
1859	Washenaw Mutual Fire Ins. Co.	3	54 77	1	5 67			6	2,384 73	6	600 80	12	5,720 81	11	3,089 86	39	11,766 14
	Totals.....	102	\$21,745 10	43	\$14,051 25	62	\$30,240 07	153	\$50,677 45	47	\$3,463 66	231	\$64,785 46	253	\$49,077 12	691	\$234,049 13

\* Causes not reported.

TABLE XV.—Register of Mutual Fire Insurance Companies of Michigan for 1890.

Name of Company.	Date of Incorporation.	Names of Officers.		Postoffice Address of Secretary.	Doing Business in the Counties of
		President.	Secretary.		
Citizens' Mutual Fire Ins. Co. of Calhoun Co.	June 5, 1880	Glover J. Ashley	Geo. A. Aldrich	Homer	Calhoun.
Citizens' Mutual Fire Ins. Co. of Kalamazoo Co.	Feb. 8, 1874	E. O. Humphrey	Geo. E. Curtis	Kalamazoo	Kalamazoo, Barry, and Van Buren.
Citizens' M. F. Ins. Co. of Kent, Allegan and Ottawa Co's.	June 19, 1874	John W. Shuler	D. W. Colburn	Gr. Rapids	Kent, Allegan and Ottawa.
Citizens' M. F. Ins. Co. of Oakland, Genesee and Shiawassee Counties.	Apr. 28, 1874	D. H. Stone	John M. Baird	Holly	Oakland, Genesee and Shiawassee.
Citizens' Mutual Fire Ins. Co. of Puleahi.	Sept. 30, 1888	Josiah Bigelow	W. C. Wetmore	Concord	Jackson, Hillsdale and Calhoun.
Concordia Mutual Insurance Company.	Dec. 22, 1888	John G. Lecker	John G. Weigel	Selzburg	Bay and Saginaw.
Detroit Manufacturers' Mutual Fire Ins. Co.	Mar. 17, 1867	Nathan G. Williams	A. P. Coulter	Detroit	Esauie State.
Detroit Mutual Fire Ins. Co. of Wayne, Washtenaw and Lenawee Co's.	June 16, 1867	Walter S. Walker	Reesiver	Detroit	Jackson and Washtenaw.
Eastern Jackson Farmers' Mutual Ins. Co.	Mar. 15, 1878	Thomas B. Caldwell	Charles Cassidy	Grass Lake	Genesee.
Farmers' Home Mut. Fire Ins. Co. of Genesee County	June 4, 1869	Henry B. Diller	W. H. Long	Wint	Barrien and Case.
Farmers' Mut. Fire Ins. Association of Barrien and Case Co's.	Jan. 4, 1860	William R. Rough	Osmond C. Howe	Ruchan	Allegan and Ottawa.
Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Co's.	May 25, 1870	William F. Harden	Rein Lankheet	Allegan	Barry and Eaton.
Farmers' Mutual Fire Ins. Co. of Barry and Eaton Co's.	Oct. 2, 1863	S. W. Mapes	D. W. Rogers	Hastings	Branch.
Farmers' Mutual Fire Ins. Co. of Branch Co.	Feb. 26, 1863	John H. Jones	J. C. Pierce	Coldwater	Calhoun.
Farmers' Mutual Fire Ins. Co. of Calhoun Co.	Apr. 14, 1862	H. H. Garfield	Henry Walmslow	Marshall	Case.
Farmers' Mutual Fire Ins. Co. of Case Co.	May 8, 1863	John Cady	(Jrus Futhill	Dowagiac	
Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmet and Cheboygan Counties	Dec. 8, 1868	Geo. M. Wood	Franklin M. Chase	Boyne City	Charlevoix, Emmet and Cheboygan.
Farmers' Mutual Fire Ins. Co. of Clinton County	May 12, 1883	James H. Conn	Frank Conn	St. Johns	Clinton and Gratiot.
Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Counties	Aug. 30, 1868	Sylvester Raymond	John M. Knox	Gladwin	Gladwin, Midland and Clare
Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Counties.	Nov. 9, 1875	James H. Monroe	H. E. Steward	Traverse City	Grand Traverse, Antrim and Leelanaw.
Farmers' Mutual Fire Ins. Co. of Gratiot and Isabella Co's.	May 27, 1872	Levi B. Quick	(Geo. S. Aldrich	Alma	Company has discontinued business.
Farmers' Mutual Fire Ins. Co. of Hillsdale Co.	Feb. 13, 1863	Sidney Green	Joel B. Norr's	Hillsdale	Hillsdale.
Farmers' Mutual Fire Ins. Co. of Ingham Co.	June 13, 1862	R. J. Bullen	Orville F. Miller	Mason	Ingham.
Farmers' Mutual Fire Ins. Co. of Ionia Co.	Oct. 29, 1863	A. M. Willett	J. L. Fowle	Ionia	Ionia.
Farmers' Mutual Fire Ins. Co. of Jackson Co.	Jan. 16, 1862	Richard Townley	Benj. Trumbull	Jackson	Jackson.
Farmers' Mutual Fire Ins. Co. of Kalamazoo County	Feb. 17, 1863	William H. Cobb	Richard A. Sykes	Kalamazoo	Kalamazoo.
Farmers' Mutual Fire Ins. Co. of Kalkaska, Missaukee and Wexford Co's.	June 16, 1868	William Dick	J. D. Brown	S. Boardman	Kalkaska, Missaukee and Wexford.
Farmers' Mutual Fire Ins. Co. of Kent County	Mar. 13, 1863	Samuel Langdon	John H. Withey	Ada	Kent.
Farmers' Mutual Fire Ins. Co. of Lake, Osceola and Wexford Counties.	Oct. 14, 1881	Geo. H. Bassett	R. D. Cuddeback	Cadillac	Lake, Osceola and Wexford.
Farmers' Mutual Fire Ins. Co. of Lenawee County	May 16, 1862	Z. Cook	(Geo. R. Cochrane	Adrian	Lenawee.
Farmers' Mutual Fire Ins. Co. of Macomb County	Sept. 13, 1875	Robert McKay	William L. Dicken	Romeo	Macomb.

Farmers' Mutual Fire Ins. Co. of Manistee, Hazie and Mason Counties.	Aug. 13, 1899	G. H. Cuniff	John N. Beuthe	Bar Lake	Manistee, Hazie and Mason Counties.
Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Co's.	May 14, 1898	A. J. Keeney	O. R. Patterson	Elmhurst	Monroe and Wayne.
Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Counties.	Jan. 10, 1899	James Campbell	A. S. Rose	Channahon	Ogemaw, Arenac and Iosco.
Farmers' Mutual Fire Ins. Co. of Oscoda and Allegan Co's.	May 24, 1878	Kasper Lathia	Isaac Merrill	Holland	Oscoda and Allegan.
Farmers' Mutual Fire Ins. Co. of St. Clair and Sanilac Co's.	Nov. 24, 1878	Bernhard Haack	John Ledlein	Ruana Vista	Saginaw.
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	June 17, 1897	Joseph Stevenson	Edward Vincent	Port Huron	St. Clair and Sanilac.
Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	Mar. 17, 1898	John W. Harrison	L. A. Clapp	Centerville	St. Joseph.
Farmers' Mutual Fire Ins. Co. of Van Buren Co.	Aug. 1, 1898	C. W. Young	E. A. Warner	Elm Park	Van Buren.
Genesee County Farmers' Mutual Fire Ins. Co.	July 28, 1898	Chas. T. Rosenkrans	J. H. Goshall	Flint	Genesee.
German American Mutual Fire Ins. Co. of Wayne, Oakland and Livingston Co's.	Feb. 8, 1899	Walter S. Walker	Reedner	Detroit	Barry, Ionia and Kent.
German B. F. M. F. Ins. Co. of Barry, Ionia and Kent Co's.	May 7, 1897	John M. Smith	S. D. Katherman	Woodland	Barry, Ionia and Kent.
German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's.	June 13, 1874	Carl Juengel	John T. Weiss	St. Clemens	Macomb and Wayne.
German Farmers' Mutual Fire Ins. Co. of St. Clair Co.	June 14, 1874	Frederick Lindow	Jacob L. Keller	Casco	St. Clair.
German Farmers' Mutual Fire Ins. Co. of Sebawing, etc.	Mar. 6, 1882	John F. Ziegler	Henry F. Neuman	Sebawing	Huron and Tuscola.
German Farmers' Mutual Fire Ins. Co. of Washtenaw Co.	* Dec. 16, 1889	Simon F. Hirsch	Henry Pauls	† Ann Arbor	Washtenaw.
Home Mutual Fire Ins. Co. of Ionia, Clinton and Montcalm Counties.	May 23, 1881	C. B. Wardle	Ionia	Ionia	Ionia, Eaton and Barry.
Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co.	May 23, 1881	Nathan B. Hayes	J. Warren Peake	Lapeer	Lapeer.
Lapeer County Farmers' Mutual Fire Insurance Association.	Mar. 24, 1871	John T. Rich	C. B. Kidder	Almont	Lapeer.
Livingston County Mutual Fire Ins. Co.	Feb. 16, 1898	E. A. Bush	Geo. W. Fitch	Howell	Livingston.
Manufacturers' Mutual Fire Ins. Co.	Sept. 30, 1885	R. G. Peters	A. M. Granger	Gr. Rapids	Entire State.
Mercantile Mutual Ins. Co. of Sanilac, Huron and Tuscola Counties.	Receives	Elbridge F. Bacon	Detroit	Lansing	Entire State.
Michigan Millers' Mutual Fire Ins. Co.	Aug. 31, 1886	George W. Jenks	A. T. Davis	Hastings	Entire State.
Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	Apr. 21, 1886	S. W. Mapes	D. W. Rogers	Four Towns	Oakland.
Monitor Mutual Fire Ins. Co.	May 25, 1870	George D. Cowdin	Chas. E. Dewey	Four Towns	Oakland.
Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Co's.	Nov. 13, 1878	T. G. Riz	Henry H. Porter	Dowagiac	Berrien, Cass and Van Buren Counties.
Mutual Fire Ins. Co. of Sanilac, Huron and Tuscola Counties.	Receives	Elbridge F. Bacon	Detroit	Fremont	Newaygo, Muskegon and Oceana.
Patrons' Mutual Fire Ins. Co.	Oct. 13, 1876	John Barnhard	A. O. White	Fremont	Newaygo, Muskegon and Oceana.
People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Counties.	Mar. 22, 1872	Hampton Rich	T. G. Stevenson	Ionia	Ionia, Montcalm and Clinton.
St. Joseph County Village Fire Ins. Co.	Oct. 12, 1895	Thomas G. Green	Samuel Cross	Centerville	St. Joseph.
Scandinavian Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Co's.	Aug. 15, 1894	Hans Christensen	C. J. Nielsen	Gowen	Montcalm and Kent.
Shiawassee Mutual Fire Ins. Co.	Aug. 15, 1891	E. S. Burnett	Ezra Mason	Corunna	Shiawassee.
Southern Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co.	Jan. 6, 1896	John W. Harrison	Wm. H. Van Buren	Centerville	Entire State.
Southern Washtenaw F. M. F. Ins. Co.	Dec. 10, 1872	John G. English	Henry B. Palmer	River Raisin	Washtenaw.
Swedish Farmers' Mutual Fire Ins. Co. of Oscoda and Wexford Co's.	Feb. 21, 1897	John Carlson	Charley Carlson	Gilbert	Oscoda and Wexford.
Tontonia Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Co's.	May 4, 1875	Albert Schroeder	Henry Lanco	Greenfield	Macomb and Wayne.
Three Rivers Farmers' Mutual Fire Ins. Co. of St. Joseph Co.	Apr. 28, 1893	J. H. Gardner	St. B. Divine	Three Rivers	St. Joseph.
Tuscola County Farmers' Mutual Fire Ins. Co.	Sept. 10, 1899	William J. Campbell	C. D. Peterhans	Caro	Tuscola.
Washtenaw Mutual Fire Ins. Co.	* Jan. 6, 1890	Henry D. Platt	Wm. K. Childs	Ann Arbor	Washtenaw.

\* New organization. † Box 1322.



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**MICHIGAN**  
**STOCK FIRE INSURANCE COMPANIES.**

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**ABSTRACTS**

**COMPILED FROM THE ANNUAL STATEMENTS, SHOWING THEIR  
CONDITION ON THE 31<sup>ST</sup> DAY OF DECEMBER, 1889.**

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## DETROIT FIRE AND MARINE INSURANCE COMPANY.

## MICHIGAN.

HOME OFFICE, No. 90 GRISWOLD ST., DETROIT.

(Incorporated February 1, 1868; commenced business March 14, 1866.)

WM. A. BUTLER, *President.*JAMES J. CLARK, *Secretary.*

## CAPITAL.

Capital Stock paid.....\$350,000.

## ASSETS.

Real estate.....	\$67,219 81
Loans on bond and mortgage of real estate (first liens), of which \$22,086.88 is in process of foreclosure.....	800,278 04
Interest due \$13,679.34, and accrued, \$1,151.31 on said mortgage loans; total.....	14,830 65
Value of lands mortgaged.....	\$948,460 00
Buildings (insured for \$512,889).....	987,850 00
Total value of mortgaged premises.....	\$1,880,810 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
Village of Au Sable, Mich., bonds.....	\$11,000 00	11,000 00	
Village of Constantine, Mich., bonds.....	3,500 00	3,500 00	
Detroit public sewer bond.....	500 00	500 00	
Totals (carried out at market value).....	\$15,000 00	\$15,000 00	15,000 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$31,000.....	15,000 00
Cash in company's principal office, \$5.59; cash in bank, \$31,294.19.....	31,299 78
Interest due and accrued on stocks, not included in "market value".....	694 84
Gross premiums in due course of collection.....	22,372 17
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	3,952 03
Rents due and accrued.....	171 00
Due from other companies for re-insurance on losses already paid.....	492 02

Aggregate amount of all the available assets of the company.....\$971,310 34

## LIABILITIES.

Amount of unpaid losses (of which \$900 are resisted).....	\$18,780 81
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$65,798 89
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	60,108 54
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	5,270 82
Amount of reserve on all outstanding risks.....	131,168 25
Taxes.....	95 57
Commissions and brokerage.....	3,174 36
Return premiums.....	1,199 88

Aggregate liabilities (except capital stock).....\$154,418 87

Surplus as regards policy holders.....	\$916,891 47
Capital stock.....	350,000 00
Surplus over capital.....	<u>\$466,891 47</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received for premiums.....	\$202,410 98	\$49,566 79	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	27,108 28	8,404 19	
	<u>\$175,302 75</u>	<u>\$41,162 60</u>	
Net amount of cash actually received for premiums.....			\$216,465 35
Interest received on bonds and mortgages.....			54,472 79
Interest and dividends received on bonds and stocks, and from all other sources.....			6,612 89
Income from all other sources, viz.: rents.....			1,388 91
Bills and notes received during the year for premiums remaining unpaid (carried inside).....			\$3,952 08
Aggregate cash income.....			<u>\$278,939 94</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid for losses.....	\$91,546 85	\$28,518 54	
Net amount paid on losses (of which \$10,420.87 belonged to prior years)...			\$120,064 89
Cash dividends actually paid.....			35,000 00
Paid or allowed during the year for commissions and brokerage.....			25,392 28
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			21,167 11
Paid State, national, and local taxes, in this and other States.....			12,691 36
All other payments, viz.: general expenses.....			15,064 43
Aggregate cash expenditures.....			<u>\$229,380 07</u>

## MISCELLANEOUS.

	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
<i>Risks and Premiums.</i>				
In force December 31st, 1888.....	\$20,617,673	\$246,890 77	\$122,500	\$4,964 49
Written during the year.....	18,080,817	205,994 15	3,298,431	50,151 65
Total.....	\$38,698,490	\$452,884 92	\$3,420,931	\$35,116 14
Deduct expirations.....	17,645,300	204,890 97	3,286,981	49,845 32
Net amount in force December 31st, 1889.....	\$21,053,190	\$247,743 95	\$184,000	\$5,270 82

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1890.....	One year or less.....	\$10,763,780	\$151,587 78	1-2	\$65,798 89
1889.....		9,000	60 95	1-4	15 24
1888.....	Two years,.....	3,400	26 84	3-4	20 13
1887.....		2,988,298	31,783 42	1-6	5,297 24
1886.....	Three years,.....	2,970,750	32,652 73	1-2	16,326 36
1885.....		3,210,080	35,898 88	5-6	29,499 07
1884.....		6,600	52 10	1-8	6 51
1883.....	Four years,.....	24,500	188 75	3-8	68 90
1882.....		19,800	155 00	5-8	96 87
1881.....		22,350	168 12	7-8	147 11
1880.....		179,320	2,449 65	1-10	244 96
1879.....	Five years,.....	173,659	2,541 32	3-10	762 89
1878.....		232,040	3,174 27	1-2	1,587 14
1877.....		262,645	3,638 08	7-10	2,543 12
1876.....		251,673	3,876 11	9-10	3,488 50
Totals.....		<u>\$21,053,190</u>	<u>\$247,743 95</u>		<u>\$125,897 43</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$4,522,865
Total amount of <i>cash</i> dividends declared since the company commenced business .....	535,000
Total amount of the company's stock owned by the directors at par value .....	98,870
Total amount loaned to officers and directors .....	25,000
Losses paid from organization to date .....	2,391,358
Dividends declared payable in <i>stock</i> from organization .....	200,000
Losses incurred during the year, fire, marine and inland .....	127,425
Loaned to stockholders not officers .....	3,500

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.	Marine and Inland Risks.	Aggregate.
Fire, marine and inland risks taken .....	\$8,109,526 00	\$1,952,337 00	\$10,061,913 00
Premiums received .....	77,240 88	35,646 61	112,886 94
Losses paid .....	27,147 27	19,218 81	46,366 08
Total losses incurred during the year in the State of Michigan .....	28,877 91	29,880 71	58,208 62

## GRAND RAPIDS FIRE INSURANCE COMPANY.

## MICHIGAN.

## HOME OFFICE, GRAND RAPIDS.

(Incorporated September, 1882; commenced business November, 1882.)

JULIUS HOUSEMAN, *President*, - - - - - S. F. ASPINWALL, *Secretary*.

## CAPITAL.

Capital stock paid ..... \$200,000. |

## ASSETS.

Real estate .....	\$3,100 00
Loans on bond and mortgage of real estate (first liens) .....	176,250 00
Interest due \$830.00, and accrued, \$2,379.60 on said mortgage loans; total .....	3,209 60
Value of lands mortgaged .....	\$354,750 00
Buildings (insured for \$151,620) .....	306,900 00
Total value of mortgaged premises .....	\$661,650 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
City of Grand Rapids school bonds .....	\$21,000 00	\$21,000 00	
District No. 15, Grand Rapids township bonds .....	2,950 00	2,950 00	
Totals (carried out at market value) .....	\$23,950 00	\$23,950 00	23,950 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$120,330 .....	73,000 00
Cash in company's principal office, \$33.14; cash in bank, \$20,258.57 .....	20,291 71
Interest due and accrued on stocks, not included in "market value," .....	212 50
Interest due and accrued on collateral loans .....	1,522 05
Gross premiums in due course of collection .....	8,582 85

Aggregate amount of all the available assets of the company ..... \$310,118 71 |

## LIABILITIES.

Amount of unpaid losses.....		\$7,309 95
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$47,862 24	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	15,522 06	
Amount of reserve on all outstanding risks.....		63,374 90
Commissions and brokerage.....		1,077 93
Aggregate liabilities (except capital stock).....		<u>\$71,762 78</u>
Surplus as regards policy-holders.....	\$328,355 98	
Capital stock.....	200,000 00	
Surplus over capital.....	<u>\$58,355 98</u>	

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$125,976 73	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	22,216 58	
Net amount of cash actually received for premiums.....		\$113,760 15
Interest received on bonds and mortgages.....		11,796 06
Interest and dividends received on bonds and stocks, and from all other sources.....		5,022 83
Income from all other sources, viz.: From sale of real estate.....		125 00
Aggregate cash income.....		<u>\$130,704 04</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$74,481 09	
Deduct amounts actually received for salvages, \$156.23; re-insurance, \$2,329.96.....	8,016 19	
Net amount paid on losses (of which \$7,329.70 belonged to prior years....		\$71,464 90
Cash dividends actually paid.....		12,000 00
Paid or allowed during the year for commissions and brokerage.....		24,889 11
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		5,420 30
Paid State, National, and local taxes, in this and other States.....		2,384 73
All other payments, viz.: General expenses.....		5,766 51
Aggregate cash expenditures.....		<u>\$121,925 55</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$8,278,880	\$111,806 48
Written during the year.....		10,688,689	135,976 78
Total.....		\$18,972,019	\$247,543 21
Deduct expirations.....		9,384,814	121,046 57
In force at the end of the year.....		\$9,587,205	\$126,296 64
Deduct amount re-insured.....		248,068	4,062 65
Net amount in force December 31, 1889.....		<u>\$9,339,122</u>	<u>\$122,233 99</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$6,821,376	\$95,704 49	1-2	\$47,852 24
1888	Two years,	85,780	396 46	1-4	99 11
1889		27,000	326 06	3-4	243 78
1887	Three years,	610,879	6,300 06	1-6	1,050 01
1888		581,479	5,949 13	1-2	2,974 58
1889	Four years,	1,189,737	11,747 16	5-6	9,789 30
1887		7,100	75 78	3-8	28 41
1888		2,185	21 83	5-8	13 65
1889		700	8 40	1-10	84
1886	Five years,	15,300	204 25	3-10	61 27
1887		9,170	194 80	1-2	97 40
1888		4,850	57 95	7-10	40 56
1889		88,566	1,248 61	9-10	1,123 75
Totals		\$9,339,122	\$122,238 99		\$69,374 90

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$559,568
Total amount of cash dividends declared since the company commenced business	23,000
Total amount of the company's stock owned by the directors at par value	69,500
Total amount loaned to officers and directors	104,500
Losses paid from organization to date	248,791
Losses incurred during the year, fire	73,665
Loaned to stockholders, not officers	6,500

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889,

	Fire Risks.
Fire risks taken	\$4,979,965 00
Premiums received	69,311 57
Losses paid	83,241 08
Total losses incurred during the year in the State of Michigan	83,147 48

## MICHIGAN FIRE AND MARINE INSURANCE COMPANY, MICHIGAN.

HOME OFFICE, No. 90 GRISWOLD ST., DETROIT.

[Incorporated February, 1881; commenced business March, 1881.]

D. WHITNEY, JR., *President.* - - - - - EUGENE HARBECK, *Secretary.*

## CAPITAL.

Capital stock paid..... \$400,000

## ASSETS.

Real estate	\$10,306 17
Loans on bond and mortgage of real estate (first liens) of which \$14,400 is in process of foreclosure	595,818 33
Interest due, \$6,644.30, and accrued, \$10,472.91 on said mortgage loans; total	17,117 21
Value of lands mortgaged	\$1,140,270 00
Buildings (insured for \$389,800)	518,950 00
Total value of mortgaged premises	\$1,657,220 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Peoples' Savings Bank stock .....	\$5,000 00	\$7,000 00	
Cheboygan County bonds .....	12,500 00	12,500 00	
Alpena County bonds .....	1,000 00	1,000 00	
Detroit City bonds .....	10,025 00	10,025 00	
Totals (carried out at market value) .....	\$28,525 00	\$30,525 00	\$30,525 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$6,860 00 .....	6,300 00
Cash in Company's principal office, \$4,736.19; cash in bank, \$23,677.56 .....	28,413 75
Interest due and accrued on stocks, not included in "market value" .....	669 37
Interest due and accrued on collateral loans .....	60 00
Net premiums in due course of collection .....	42,587 01
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks .....	3,318 66
Aggregate amount of all the available assets of the Company .....	\$735,115 50

## LIABILITIES.

Amount of unpaid losses (of which \$2,900.00 are resisted) .....	\$26,007 45
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$185,118 79
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	68,334 44
Re-insurance reserve at 100 per cent on all unexpired marine risks .....	4,268 59
Amount of reserve on all outstanding risks .....	207,716 82
Aggregate liabilities (except capital stock) .....	\$233,724 27
Surplus as regards policy-holders .....	\$501,391 23
Capital stock .....	400,000 00
Surplus over capital .....	\$101,391 23

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums .....	\$420,404 50	\$79,654 81	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	86,331 46	18,768 87	
	\$334,073 04	\$60,885 94	
Net amount of cash actually received for premiums .....			\$399,958 98
Interest received on bonds and mortgages .....			38,350 84
Interest and dividends received on bonds and stocks, and from all other sources .....			3,439 44
Income from all other sources, viz.: Commissions and brokerage, local department .....			4,490 30
Aggregate cash income .....			\$446,239 56

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses .....	\$248,222 10	\$46,555 04	
Deduct amounts actually received for salvages, \$824.18; re-insurance, \$31,308.10 .....	27,594 90	4,532 38	
	\$220,627 20	\$42,022 66	
Net amount paid on losses (of which \$17,119.01 belonged to prior years) ..			\$262,649 86
Cash dividends actually paid .....			32,000 00
Paid or allowed during the year for commissions and brokerage .....			71,902 13
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees .....			11,411 59
Paid State, national, and local taxes, in this and other States .....			11,854 74
All other payments, viz.: Rents, \$1,800; general expenses, \$38,463.06 .....			40,263 06
Aggregate cash expenditures .....			\$430,081 38

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$23,843,065	\$319,640 98	None.	None.
Written during the year.....	32,258,447	420,404 50	\$4,708,891	\$79,554 81
Total.....	\$55,598,512	\$740,045 48	\$4,708,891	79,554 81
Deduct expirations.....	25,405,518	386,597 80	4,606,891	75,868 22
In force at the end of the year.....	\$30,190,994	\$408,448 18	\$108,000	\$4,268 59
Deduct amount re-insured.....	1,302,324	18,940 74		
Net amount in force December 31, 1889.....	\$28,888,170	\$384,507 44	\$108,000	\$4,268 59

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1880.....	One year or less.....	\$19,442,399	\$270,227 52	1-3	\$185,112 79
1888.....		18,450	101 19	1-4	25 29
1889.....	Two years,.....	8,250	143 85	2-4	107 88
1887.....		1,725,028	20,247 38	1-5	3,574 56
1888.....	Three years,.....	2,954,286	34,404 84	1-2	17,302 42
1889.....		3,457,743	42,100 81	5-6	35,064 00
1886.....		500	10 00	1-8	1 25
1887.....	Four years,.....	1,000	7 50	2-8	2 80
1888.....		20,000	170 68	5-8	105 65
1889.....		15,200	119 10	7-8	104 16
1885.....		55,975	839 90	1-10	83 99
1886.....	Five years,.....	107,857	1,676 20	2-10	502 86
1887.....		67,684	875 64	1-2	427 82
1888.....		259,255	4,618 84	7-10	2,233 16
1889.....		658,543	8,964 00	9-10	8,067 60
Totals.....		\$28,888,170	\$384,507 44		\$308,448 23

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the Company to date.....	\$1,720,172
Total amount of cash dividends declared since the Company commenced business.....	54,000
Total amount of the Company's stock owned by Directors at par value.....	215,800
Losses paid from organization to date.....	863,031
Losses incurred during the year, fire, marine, and inland.....	308,666

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$7,330,241 00	\$2,307,951 00	\$9,638,192 00
Premiums received.....	102,122 65	68,590 98	170,703 61
Losses paid.....	35,561 68	34,005 86	70,567 04
Total losses incurred during the year in the State of Michigan.....	35,351 98	50,158 80	85,510 78

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# **FIRE AND FIRE-MARINE INSURANCE COMPANIES**

**OF**

## **OTHER STATES**

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### **ABSTRACTS**

**Compiled from the Annual Statements of the Fire, Fire-Marine, and Marine  
Insurance Companies of other States, authorized to do  
business in the State of Michigan.**

**SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1889.**



	Par Value.	Market Value.
New York, Lake Erie & Western R. R., First Consol. Mortgage Bonds, Gold	\$45,000 00	\$61,650 00
New York & New England R. R., First Mortgage Bonds	50,000 00	53,500 00
Northwestern Union R. R., Bonds	25,000 00	23,500 00
Oswego R. R., Bridge Bonds	50,000 00	60,000 00
Ohio & West Virginia R. R., Bonds	26,000 00	22,640 00
Pittsburgh, Ft. Wayne & Chicago R. R., First Mortgage Bonds	75,000 00	109,500 00
Pittsburgh, Ft. Wayne & Chicago R. R., Second Mortgage Bonds	81,000 00	115,020 00
Pittsburgh, Ft. Wayne & Chicago R. R., Third Mortgage Bonds	40,000 00	56,000 00
St. Paul, Minneapolis & Manitoba R. R., First Mortgage Bonds	16,000 00	18,880 00
St. Paul & Northern Pacific R. R., First Gold Mortgage Bonds	50,000 00	60,000 00
St. Paul & Sioux City R. R., First Gold Mortgage Bonds	20,000 00	24,400 00
St. Louis & Iron Mountain R. R., First Mortgage Bonds	10,000 00	10,500 00
Vermont Valley R. R., Bonds	50,000 00	52,500 00
West Shore R. R., First Mortgage Bonds	50,000 00	53,000 00
Atlantic Dock Company Bonds	31,000 00	34,100 00
Loan and Guarantee Company of Connecticut Bonds	10,000 00	10,000 00
Atlantic Mutual Insurance Company Scrip	40,240 00	40,240 00
STOCKS:		
Connecticut River	5,000 00	1,000 00
Albany & Susquehanna Railroad Company	50,000 00	82,500 00
Central Ohio	7,500 00	7,500 00
Cleveland & Pittsburgh	50,000 00	78,500 00
Chicago, Burlington & Quincy	22,000 00	23,780 00
Chicago, Rock Island & Pacific	22,000 00	21,560 00
Connecticut River	30,000 00	62,400 00
Connecticut & Passumpsic River	50,000 00	57,500 00
Dayton & Michigan Railroad Company, preferred	15,000 00	24,000 00
Ft. Wayne & Jackson	40,000 00	46,400 00
Joliet & Chicago	10,000 00	15,000 00
Kalamazoo, A'Leagan & Grand Rapids Railroad Company	20,000 00	22,700 00
Kookuk & Des Moines Railroad Company, preferred	20,000 00	3,400 00
Morris & Essex	50,000 00	75,000 00
New York Central & Hudson River Railroad Company	80,000 00	86,400 00
New York & Harlem	25,000 00	62,500 00
New York, New Haven & Hartford	120,000 00	294,000 00
North West Telegraph Company	25,000 00	25,000 00
Pittsburgh, Ft. Wayne & Chicago Railroad Company	75,000 00	117,750 00
Peoria & Bureau Valley	15,000 00	25,050 00
Rensselaer & Saratoga	20,000 00	38,000 00
Valley (New York)	20,000 00	20,000 00
Aetna National Bank Hartford, Conn.	20,000 00	21,800 00
American National Bank, Hartford Conn.	10,000 00	14,000 00
Charter Oak National Bank, Hartford, Conn.	40,000 00	42,800 00
City Bank, Hartford, Conn.	16,000 00	16,800 00
Connecticut River Banking Company, Hartford, Conn.	7,500 00	7,500 00
Farmers' and Mechanics' National Bank, Hartford, Conn.	33,700 00	37,070 00
First National Bank, Hartford, Conn.	20,000 00	21,600 00
Hartford National Bank, Hartford, Conn.	100,000 00	157,000 00
National Exchange Bank, Hartford, Conn.	27,500 00	35,780 00
Phoenix National Bank, Hartford, Conn.	100,000 00	128,000 00
State Bank, Hartford, Conn.	55,000 00	51,700 00
American Exchange National Bank, New York City	40,000 00	65,600 00
Bank of the Manhattan Company, New York City	20,000 00	38,400 00
Bank of New York National Banking Association, New York City	30,000 00	73,200 00
Bank of North America, New York City	14,000 00	28,600 00
Hanover National Bank, New York City	10,000 00	33,500 00
Importers and Traders National Bank, New York City	30,000 00	163,500 00
Market and Fulton National Bank, New York City	10,000 00	21,700 00
Merchants' National Bank, New York City	35,000 00	56,000 00
Merchants' Exchange National Bank, New York City	6,000 00	7,200 00
Mechanics' National Bank, New York City	30,000 00	63,000 00
Metropolitan National Bank, New York City	40,000 00	5,600 00
Nassau Bank, New York City	10,000 00	16,000 00
National Bank of Commerce, New York City	50,000 00	100,000 00
National Bank of the Republic, New York City	15,000 00	26,250 00
National Butchers' and Drovers', New York City	7,500 00	14,250 00
National City Bank, New York City	10,000 00	50,000 00
Phenix National Bank, New York City	6,000 00	8,400 00
People's Bank, New York City	5,000 00	11,250 00
Third National Bank, New York City	10,000 00	12,500 00
Farmers' and Mechanics' National Bank, Philadelphia, Pa.	25,000 00	40,500 00
First National Bank, Albany, N. Y.	10,000 00	19,000 00
Merchants' National Bank, St. Louis, Mo.	5,000 00	5,250 00
Mechanics' Bank, St. Louis, Mo.	20,000 00	24,000 00
New Britain National Bank, New Britain, Conn.	10,000 00	16,000 00
American Loan and Trust Company, New York City	20,000 00	24,400 00
Central Trust Company, New York City	10,000 00	85,000 00
Holland Trust Company, New York City	10,000 00	22,400 00
Metropolitan Trust Company, New York City	10,000 00	23,500 00

## STOCKS:

	Par Value.	Market Value.
New York Life Insurance and Trust Company, New York City	\$15,000 00	\$100,500 00
United States Trust Company, New York City	10,000 00	74,000 00
Union Trust Company, New York City	10,000 00	65,000 00
Total Par and Market Values	\$3,410,990 00	\$3,549,750 00

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$10,619.50	6,570 00
Cash in company's principal office, \$11,214.39; cash in bank, \$702,393.40	713,607 79
Interest due and accrued on stocks, not included in "market value"	375 00
Interest due and accrued on collateral loans	164 25
Gross premiums in due course of collection	412,447 47

Aggregate amount of the assets of the company	\$10,071,509 65
Deduct special deposits in other States	291,695 00
Total admitted assets	\$9,779,814 65

## LIABILITIES.

Amount of unpaid losses (of which \$5,713.55 are resisted)	\$200,231 69
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$898,161 41
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	1,150,788 07
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	85,078 73
Amount of reserve on all outstanding risks	2,084,018 21
Reclaimable by insured on perpetual policies (entire deposits or premiums taken)	25,492 46
Due and accrued for salaries, rent, advertising, or agency expenses	500 00
Commissions and brokerage	56,723 40
Return premiums	22,689 37
Aggregate	\$2,389,655 13
Deduct liabilities on special deposits	100,812 23
Net liabilities (except capital stock)	\$2,288,842 90
Surplus as regards policy-holders	\$7,490,971 75
Capital stock	4,000,000 00
Surplus over capital	\$3,490,971 75

## INCOME DURING THE YEAR.

	On Fire Risks.	On Inland Risks.
Gross amount of cash received for premiums	\$3,085,248 87	\$165,682 08
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	800,498 97	26,978 99
	\$2,784,754 40	\$138,708 64
Net amount of cash actually received for premiums	\$2,873,463 04	
Interest received on bonds and mortgages	2,333 76	
Interest and dividends received on bonds and stocks, and from all other sources	418,543 66	
Income from all other sources, viz.: rents	6,433 10	
Deposit premiums (less five per cent) received for perpetual fire risks (carried inside)	\$2,325 18	
Aggregate cash income	\$3,300,773 56	

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Net amount paid on losses (of which \$170,156 82 belonged to prior years).....	\$1,540,928 41	\$98,914 63	
Cash dividends actually paid.....			\$1,634,843 04
Paid or allowed during the year for commissions and brokerage.....			720,000 00
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....			458,198 12
Paid State, national, and local taxes, in this and other States.....			177,057 31
All other payments, viz.: general expenses.....			51,510 59
			223,934 23
Aggregate cash expenditures.....			\$3,265,543 29

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Inland Risks.</i>	<i>Premiums.</i>
In force on the 31st day of December, 1888.....	\$908,947,169	\$8,656,504 18	\$1,230,411	\$29,557 41
Written or renewed during the year (including perpetual).....	252,520,687	3,087,695 87	96,668,010	165,662 08
Total.....	\$561,467,856	\$6,694,200 05	\$97,896,421	\$195,239 44
Deduct those expired and marked off as terminated.....	221,265,507	2,624,453 47	96,534,906	160,165 71
In force at the end of the year.....	\$340,202,299	\$4,069,746 58	\$1,363,613	\$35,073 73
Deduct amount re-insured.....	8,763,064	109,326 95		
Net amount in force, December 31, 1889.....	\$331,439,235	\$3,960,419 63	\$1,363,613	\$35,073 73

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Premiums Unearned.</i>
1890.....	One year or less.....	\$187,597,118	\$1,796,322 62	1-2	\$896,161 41
1888.....	Two years, {	4,076,507	39,654 40	1-4	9,966 06
1889.....		4,682,923	46,609 56	3-4	34,957 17
1887.....	Three years, {	35,349,835	363,257 49	1-6	60,542 91
1888.....		33,275,218	394,926 90	1-2	197,463 45
1889.....	Four years, {	46,779,901	485,915 42	5-6	404,929 50
1890.....		1,908,322	22,062 21	1-8	2,757 77
1887.....	Five years, {	2,514,707	25,964 24	3-8	9,786 59
1888.....		2,384,585	26,629 12	5-8	16,643 20
1889.....	Perpetual.....	2,554,906	28,629 91	7-8	25,050 27
1890.....		7,770,787	99,754 92	1-10	9,975 49
1887.....	Five years, {	9,980,182	128,027 58	3-10	38,408 27
1888.....		11,389,912	147,507 86	1-2	73,753 98
1889.....	Five years, {	11,438,019	149,602 05	7-10	104,721 14
1890.....		18,858,513	179,863 69	9-10	161,877 33
Perpetual.....		1,041,100	25,492 46	.95	24,217 64
Totals.....		\$331,439,235	\$3,960,419 63		\$2,073,162 33

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$110,104,262
Total amount of cash dividends declared since the company commenced business.....	17,574,965
Total amount of the company's stock owned by the directors at par value.....	283,700
Losses paid from organization to date.....	64,661,326
Dividends declared payable in stock from organization.....	2,905,000
Losses incurred during the year, fire, marine and inland.....	1,647,336
Loaned to stockholders not officers.....	26,570

Amount deposited in various states and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name, States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$128,180 00	\$53,696 40
Georgia.....	27,500 00	20,652 13
Mississippi.....	26,350 00	16,786 80
Oregon.....	63,500 00	5,128 29
Virginia.....	51,185 00	4,563 61
Totals.....	\$291,695 00	\$100,812 23

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889:

	<i>Fire Risks.</i>	<i>Inland Risks.</i>	<i>Aggregate.</i>
Fire, and inland risks taken .....	\$4,133,665 00	\$11,302,963 00	\$15,436,628 00
Premiums received .....	78,062 78	11,157 08	89,219 86
Losses paid .....	56,878 27	10,208 60	67,086 87
Total losses incurred during the year in the State of Michigan.....	33,055 40	10,208 60	63,264 00

## AGRICULTURAL INSURANCE COMPANY.

NEW YORK,

HOME OFFICE, WATERTOWN.

(Organized as mutual 1863; incorporated as stock 1863; commenced business February, 1863.)

JEAN R. STEBBINS, *President*, - - - - - H. M. STEVENS, *Secretary*.

Attorney for Michigan, JOHN C. GOODRICH, of Detroit.

## CAPITAL.

Capital stock paid.....\$500,000.

## ASSETS.

Real estate .....	\$171,118 80
Loans on bond and mortgage of real estate (first liens), of which \$8,800 is in process of foreclosure .....	1,245,603 06
Interest due \$23,548.18 and accrued, \$18,947.73 on said mortgage loans; total .....	42,495 91
Total value of mortgaged premises .....	\$2,769,230

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds .....	\$2,000 00	\$2,100 00	
Union Pacific R. R. bonds.....	2,000 00	2,310 00	
City of Kingston bonds .....	149,000 00	160,320 00	
City of Richmond bonds .....	25,000 00	25,000 00	
N. Y. C. & H. R. R. R. stock .....	60,000 00	64,200 00	
Illinois Central R. R. stock .....	20,000 00	23,900 00	
Illinois Central Leased Lines stock.....	1,700 00	1,734 00	
Western Union Telegraph stock.....	35,000 00	29,400 00	
National Union Bank stock .....	13,800 00	19,550 00	
Watertown National Bank stock .....	5,000 00	7,000 00	
Dexter Sulphite & Paper Co. bonds.....	5,000 00	5,000 00	
Totals (carried out at market value .....	\$318,300 00	\$341,014 00	341,014 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$101,159.40 .....	62,524 91
Cash in company's principal office, \$4,866.26; cash in bank, \$192,981.13 .....	197,847 39
Interest due and accrued on stocks, not included in "market value," .....	1,600 00
Interest due and accrued on collateral loans .....	1,734 06
Gross premiums in due course of collection .....	88,695 00
Bills receivable, <i>not matured</i> , taken for fire risks .....	15,570 49
Rents due and accrued .....	600 00

Aggregate amount of all the available assets of the company.....\$2,168,803 61

## LIABILITIES.

Amount of unpaid losses (of which \$17,146 are resisted).....		\$66,265 10
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$49,787 48	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,182,174 80	
Amount of reserve on all outstanding risks.....		1,231,961 78
Cash dividends declared, due or to become due.....		40 00
Commissions and brokerage.....		19,308 36
Aggregate liabilities (except capital stock).....		\$1,317,575 24
Surplus as regards policy-holders.....	\$851,228 87	
Capital stock.....	500,000 00	
Surplus over capital.....	\$351,228 87	

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$900,788 17	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	87,511 74	
Net amount of cash actually received for premiums.....		\$813,276 43
Interest received on bonds and mortgages.....		72,080 24
Interest and dividends received on bonds and stocks, and from all other sources.....		24,740 12
Income from all other sources, viz.: rents.....		3,560 00
Aggregate cash income.....		\$913,656 79

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$26,347.98 belonged to prior years).....	\$377,075 02
Cash dividends actually paid.....	49,990 00
Paid or allowed during the year for commissions and brokerage.....	211,090 50
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	93,369 40
Paid State, national, and local taxes, in this and other States.....	16,468 26
All other payments and expenditures.....	52,871 24
Aggregate cash expenditures.....	\$800,864 42

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$234,345,737	\$2,229,318 88
Written during the year.....		100,274,817	988,021 07
Total.....		\$334,620,554	\$3,167,339 95
Deduct expirations.....		90,028,004	791,688 49
In force at the end of the year.....		\$244,592,550	\$2,375,651 46
Deduct amount re-insured.....		2,244,400	20,012 00
Net amount in force December 31st, 1889.....		\$242,348,150	\$2,355,639 46

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$113,790,190	\$99,574 97	1-2	\$49,787 48
1887.....	Three years, {	58,852,769	517,685 51	1-6	86,290 92
1888.....		58,304,415	585,621 58	1-2	267,510 79
1889.....		96,862,225	624,500 86	5-6	520,416 97
1887.....	Five years, {	8,211,075	106,808 22	1-10	10,060 82
1888.....		7,902,488	99,578 42	9-10	29,962 02
1887.....		8,781,266	111,368 23	1-2	55,064 12
1888.....		8,608,587	115,086 46	7-10	80,525 52
1889.....		11,035,807	145,870 71	9-10	180,883 64
Totals.....		\$242,348,150	\$2,355,639 46		\$1,281,961 78

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$18,590,218
Total amount of cash dividends declared since the company commenced business .....	780,000
Total amount of the company's stock owned by directors at par value .....	248,100
Total amount loaned to officers and directors .....	14,960
Losses paid from organization to date .....	6,858,877
Dividends declared payable in stock from organization .....	400,000
Losses incurred during the year, fire .....	\$95,200

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken .....	<i>Fire Risks.</i>
Premiums received .....	\$872,522 00
Losses paid .....	8,524 99
Total losses incurred during the year in the State of Michigan .....	1,872 48
	1,256 40

## AMAZON INSURANCE COMPANY.

## OHIO.

HOME OFFICE, No. 64 WEST THIRD STREET, CINCINNATI.

(Incorporated October, 1871; commenced business October, 1871.)

GAZZAM GANO, *President.* - - - - - J. H. BEATTIE, *Secretary.*

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

## CAPITAL.

Capital Stock paid ..... \$300,000.

## ASSETS.

Real estate .....	\$90,150 00
Loans on bond and mortgage of real estate (first liens) .....	19,529 87
Interest accrued on said mortgage loans .....	991 72
Value of lands mortgaged .....	\$24,762 00
Buildings (insured for \$10,000) .....	20,000 00
Total value of mortgaged premises .....	\$44,762 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
Fifth National Bank, stock .....	\$5,000 00	\$5,000 00
Merchants' National Bank, stock .....	5,000 00	7,100 00
Third National Bank, stock .....	10,000 00	14,500 00
Metropolitan National Bank, stock .....		1,500 00
Cincinnati Gas Light Co., stock .....	\$2,500 00	64,025 00
Electric Light Co., stock .....	1,625 00	1,625 00
Belfont Iron Works, stock .....	1,500 00	1,500 00
Norton Iron Works, stock .....	5,000 00	8,750 00
Little Miami R. R. Co., stock .....	15,000 00	24,450 00
Cincinnati, Hamilton & Dayton R. R. Co., stock .....	25,000 00	25,000 00
Cincinnati Street Railway, stock .....	18,000 00	20,340 00
United States bonds .....	59,100 00	74,761 50
Totals (carried out at market value) .....	\$177,725 00	\$248,551 50

243,551 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$201,081	\$139,400 00
Cash in company's principal office, \$5,315.22; cash in bank, 21,144.48	26,459 60
Net Premiums in due course of collection	32,934 76
Bills receivable, <i>not matured</i> , taken for fire risks	1,752 90
Rents due and accrued	625 00
Due from other companies for re-insurance on losses already paid	80 80
<b>Aggregate amount of the assets of the company</b>	<b>\$555,476 15</b>
Deduct deposit in Georgia	25,000 00
<b>Total admitted assets</b>	<b>\$530,476 15</b>

## LIABILITIES.

Amount of unpaid losses (of which \$6,223.53 are resisted)	\$25,052 98
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$85,091 50
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	74,933 81
<b>Amount of reserve on all outstanding risks</b>	<b>160,025 31</b>
Cash dividends declared, due or to become due	1,719 90
<b>Aggregate liabilities (except capital stock)</b>	<b>\$186,798 19</b>
Surplus as regards policy holders	\$343,677 96
Capital stock	300,000 00
<b>Surplus over capital</b>	<b>\$43,677 96</b>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums	\$271,621 88
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	42,062 81
<b>Net amount of cash actually received for premiums</b>	<b>\$229,559 52</b>
Interest received on bonds and mortgages	1,730 56
Interest and dividends received on bonds and stocks, and from all other sources	17,192 46
Income from all other sources, viz.: rents	1,865 34
<b>Aggregate cash income</b>	<b>\$250,347 88</b>

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$15,265.74 belonged to prior years)	\$127,958 93
Cash dividends actually paid	17,519 10
Paid or allowed during the year for commissions and brokerage	49,212 93
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	19,038 16
Paid State, national and local taxes, in this and other States	5,673 74
All other payments, viz.: general expenses	18,773 56
<b>Aggregate cash expenditures</b>	<b>\$238,176 42</b>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888		\$20,801,958	\$284,809 93
Written during the year		19,743,309	289,056 22
<b>Total</b>		<b>\$40,545,267</b>	<b>\$553,666 15</b>
Deduct expirations		16,809,751	234,217 01
<b>In force at the end of the year</b>		<b>\$23,535,516</b>	<b>\$319,449 14</b>
Deduct amount re-insured		1,064,130	13,667 81
<b>Net amount in force December 31st, 1889</b>		<b>\$22,471,386</b>	<b>\$305,791 83</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$11,561.186	\$170,183 00	1-2	\$85,091 50
1887.....	Three years, {	2,260,530	27,497 86	1-6	4,562 99
1886.....		2,260,225	27,089 53	1-2	13,544 76
1889.....		2,910,969	85,144 54	5-6	29,287 12
1885.....		370,740	4,985 06	1-10	488 50
1886.....	Five years, {	481,174	6,323 88	3-10	1,897 18
1887.....		765,089	9,653 90	1-3	4,826 95
1888.....		814,653	10,831 19	7-10	7,581 83
1889.....		1,047,420	14,132 77	9-10	12,719 50
Totals.....		\$22,471,386	\$305,791 83		\$160,025 31

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$6,639,331
Total amount of cash dividends declared since the company commenced business.....	\$24,000
Total amount of the company's stock owned by the directors at par value.....	94,730
Total amount loaned to officers and directors.....	45,000
Losses paid from organization to date.....	\$,781,479
Losses incurred during the year, fire.....	135,113
Loaned to stockholders not officers.....	18,390

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.
Georgia.....	\$25,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken.....	\$1,113,410 00
Premiums received.....	15,722 24
Losses paid.....	6,524 86
Total losses incurred during the year in the State of Michigan.....	6,343 55

## AMERICAN INSURANCE COMPANY.

## MASSACHUSETTS.

HOME OFFICE, No. 47 KILBY ST., BOSTON.

(Incorporated June 12, 1818; commenced business June, 1818.)

FRANCIS PEABODY, *President*, - - - - - J. W. FIELD, *Secretary*.

Attorney for Michigan, B. D. SMALLLEY, of Detroit.

## CAPITAL.

Capital stock paid.....\$300,000



## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value. Market Value.	
STOCKS—		
Old Boston National Bank .....	\$22,200 00	\$25,446 75
Columbian National Bank .....	20,000 00	24,200 00
National Eagle National Bank .....	4,500 00	4,770 00
Globe National Bank .....	17,000 00	17,042 50
Hamilton National Bank .....	14,200 00	17,040 00
New England National Bank .....	6,200 00	10,280 00
Suffolk National Bank .....	10,000 00	11,825 00
State National Bank .....	15,200 00	19,000 00
National Union National Bank .....	28,000 00	40,460 00
Merchants' National Bank .....	10,000 00	14,725 00
Tremont National Bank .....	5,600 00	6,286 00
Washington National Bank .....	6,900 00	8,694 00
Boston and Albany Railroad .....	46,200 00	100,485 00
Boston and Lowell Railroad .....	6,500 00	11,180 00
Old Colony Railroad .....	20,000 00	35,900 00
Merrimack Manufacturing Company .....	8,000 00	10,640 00
BONDS—		
Chicago, Burlington and Quincy R. R. ....	50,000 00	46,312 50
Eastern Railroad .....	20,000 00	24,137 84
Chicago, Milwaukee and St. Paul R. R. ....	25,000 00	28,250 00
Cincinnati, Indianapolis, St. Louis and Chicago R. R. ....	40,000 00	40,100 00
Totals (carried out at market value) .....	\$375,500 00	\$496,524 59
		\$496,524 59

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$65,450.00.....	45,306 25
Cash in Company's principal office, \$528.19; cash in bank, \$11,851.07.....	12,379 26
Interest due and accrued on stocks, not included in "market value".....	2,250 00
Interest due and accrued on collateral loans.....	753 90
Gross premiums in due course of collection.....	13,553 17
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	18,348 67
Due from other Companies for re-insurance on losses already paid.....	2,071 97
Aggregate amount of all the available assets of the Company.....	\$591,187 81

*Items not admitted as Available Assets.*

Salvage.....	\$4,700 00
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## LIABILITIES.

Amount of unpaid losses (of which \$1,000.00 are resisted).....	\$27,684 66
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$76,514 64
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	63,599 92
Re-insurance reserve at 100 per cent on all unexpired marine risks.....	32,683 73
Amount of reserve on all outstanding risks.....	172,800 29
Cash dividends declared, due or to become due.....	78 00
Due and accrued for salaries, rent, advertising, or agency expenses.....	2,567 44
Commissions and brokerage.....	2,836 94
Return premiums, \$1,024.74; re-insurance, \$1,159.12.....	2,183 86
Aggregate liabilities (except capital stock).....	\$208,151 19

Surplus as regards policy-holders.....	\$388,036 62
Capital stock.....	300,000 00
Surplus over capital.....	\$88,036 62

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$261,243 83	\$47,282 20
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	48,209 78	2,340 30
	\$213,033 60	\$44,941 90

Net amount of cash actually received for premiums.....	\$257,975 50
Interest and dividends received on bonds and stocks, and from all other sources.....	23,877 00
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	\$16,048 86
Aggregate cash income.....	<u>\$281,852 50</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$168,976 25	\$54,068 74
Deduct amounts actually received for salvages, \$1,776.14; re-in- surance, \$5,685.83.....	7,411 97	48 62
	<u>\$161,564 28</u>	<u>\$54,005 12</u>
Net amount paid on losses (of which \$17,924.57 belonged to prior years)...		\$215,569 40
Cash dividends actually paid.....		9,036 00
Paid or allowed during the year for commissions and brokerage.....		52,768 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		24,145 35
Paid State, national, and local taxes in this and other States.....		6,040 41
Discounts allowed on marine premiums.....		484 62
All other payments, viz.: Rent and general expenses.....		19,168 75
Aggregate cash expenditures.....		<u>\$327,212 97</u>

## MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1888.....	\$23,631,431	\$253,298 33	\$2,048,584	\$89,485 20
Written during the year.....	22,855,865	290,526 09	1,056,751	29,400 27
Total.....	\$46,487,296	\$513,824 42	\$3,105,335	\$88,885 47
Deduct expirations.....	20,692,492	218,485 08	1,533,905	35,887 24
In force at the end of the year.....	\$25,794,814	\$295,339 39	\$1,571,430	\$32,978 23
Deduct amount re-insured.....	2,194,199	24,012 59	8,500	292 50
Net amount in force December 31, 1889.....	\$23,598,615	\$267,326 80	\$1,562,930	\$32,685 73

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

	Amount Covered.	Gross Premi- ums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	\$12,672,052	\$153,029 24	1-2	\$76,514 64
1888.....	115,951	949 21	1-4	237 90
1887.....	38,105	500 97	3-4	375 73
1886.....	1,579,011	14,003 88	1-6	2,333 97
1885.....	1,612,403	17,091 62	1-2	8,545 81
1884.....	2,032,498	21,890 83	5-6	18,242 86
1883.....	1,000	14 16	1-8	1 77
1882.....	24,717	192 48	3-8	72 18
1881.....	20,750	249 95	5-8	156 22
1880.....	85,685	365 43	7-8	319 75
1879.....	723,305	7,553 17	1-10	735 31
1878.....	953,912	10,023 20	3-10	3,006 96
1877.....	1,185,063	11,715 33	1-2	5,857 66
1876.....	1,595,538	15,294 39	7-10	10,645 06
1875.....	1,242,045	14,351 71	9-10	12,916 54
1874.....	10,000	100 00	9-14	64 28
1873.....	2,500	31 25	13-14	29 02
Totals.....	\$23,598,615	\$267,326 80		140,114 56

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$9,893,143
Total amount of cash dividends declared since the Company commenced business.....	2,727,000
Total amount of the Company's stock owned by the Directors at par value.....	7,700
Total amount loaned to officers and directors.....	8,806
Losses paid from organization to date.....	6,928,073
Losses incurred during the year, fire, marine, and inland.....	210,532
Loaned to stockholders not officers.....	27,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks</i>
Premiums received.....	\$677,292 00
Losses paid.....	8,055 43
Total losses incurred during the year in the State of Michigan.....	5,353 86
	5,484 62

## AMERICAN INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, No. 746, BROAD ST., NEWARK.

(Incorporated February 20, 1846; commenced business April 1, 1846.)

F. H. HARRIS, *President*. - - - - - JAS. H. WORDEN, *Secretary*.

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

## CAPITAL.

Capital stock paid.....\$600,000.

## ASSETS.

Real estate.....	\$349,814 45
Loans on bond and mortgage of real estate (first liens), of which \$3,600 is in process of foreclosure.....	1,248,773 78
Interest due \$2,710 and accrued, \$17,035.87 on said mortgage loans; total,	19,745 87
Total value of mortgaged premises, buildings (insured for \$1,435,333).....	\$3,061,075

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$200,000 00	\$252,000 00	
North Hudson county, N. J. railway bonds.....	75,000 00	76,875 00	
Totals carried out at market value.....	\$275,000 00	\$328,875 00	328,875 00
Cash in company's principal office, \$12,778.79; cash in bank, \$54,877.17.....			67,655 96
Interest due and accrued on U. S. bonds, not included in "market value"			2,500 00
Gross premiums in due course of collection.....			27,432 88
Rents due and accrued.....			3,786 18

Aggregate amount of all the available assets of the company.....\$2,048,584 12

*Items not Admitted as Available Assets.*

Company's own stock.....	\$80,000 00
Premiums three months past due.....	1,610 51
Total.....	\$81,610 51

## LIABILITIES.

Amount of unpaid losses (of which \$4,173.22 are resisted).....	\$39,887 40
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$147,655 90
Re-insurance reserve <i>pro rata</i> on fire risks, running more than one year....	281,471 83

Amount of reserve on all outstanding risks .....	\$379,127 73
Cash dividends declared, due or to become due .....	5,472 40
Commissions and brokerage .....	4,805 48
Cash dividends to policy-holders remaining unpaid .....	4,438 00

Aggregate liabilities (except capital stock), ..... **\$433,731 01**

Surplus as regards policy-holders .....	\$1,614,853 11
Capital stock .....	600,000 00
Surplus over capital .....	<b>\$1,014,853 11</b>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums .....	\$513,340 27
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	86,792 39
Net amount of cash actually received for premiums .....	<b>\$426,547 88</b>
Interest received on bonds and mortgages .....	64,328 17
Interest and dividends received on bonds and stocks, and from all other sources .....	18,402 49
Income from all other sources, viz.: Rents .....	5,029 64

Aggregate cash income ..... **\$514,308 18**

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses .....	\$234,031 41
Deduct amounts actually received for salvages, \$3,052.92; re-insurance, \$14,732.40 .....	17,805 32
Net amount paid on losses (of which \$35,465.25 belonged to prior years) ..	<b>\$216,226 09</b>
Cash dividends actually paid .....	62,662 40
Paid or allowed during the year for commissions and brokerage .....	70,901 57
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	43,832 26
Paid State, National and local taxes in this and other States .....	16,077 79
All other payments, viz.: General expenses .....	37,495 39

Aggregate cash expenditures ..... **\$447,155 50**

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums. Thereon.</i>
In force December 31st, 1888 .....		\$33,275,360	\$713,600 81
Written during the year .....		66,766,337	518,572 11
Total .....		<b>\$100,041,697</b>	<b>\$1,232,172 92</b>
Deduct expirations .....		69,928,966	472,190 80
In force at the end of the year .....		\$30,113,331	\$759,982 62
Deduct amount re-insured .....		3,333,783	80,760 96
Net amount in force December 31st, 1889 .....		<b>\$76,779,548</b>	<b>\$729,221 66</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1869	One year or less	\$29,259,091	\$295,311 81	1-2	\$147,655 90
1870		189,528	1,096 39	1-4	274 09
1871	Two years,	815,574	1,677 42	3-4	1,258 05
1872		9,865,391	62,012 00	1-6	13,668 66
1873	Three years,	9,979,448	89,749 08	1-2	44,374 51
1874		13,091,199	100,850 14	5-6	84,041 75
1875		57,658	559 48	1-8	69 93
1876	Four years,	126,850	982 18	3-8	349 56
1877		123,400	1,014 17	5-8	635 85
1878		248,725	1,941 94	7-8	1,699 19
1879		2,107,619	22,716 13	1-10	2,271 61
1880		2,487,471	27,681 08	3-10	8,289 30
1881	Five years,	2,384,010	31,733 27	1-2	15,869 18
1882		3,041,375	38,101 32	7-10	23,170 92
1883		3,602,009	38,800 32	9-10	35,001 28
Totals .....		<b>\$76,779,548</b>	<b>\$729,221 66</b>		<b>\$379,127 73</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$6,251,534
Total amount of cash dividends declared since the company commenced business .....	1,668,210
Total amount of the company's stock owned by the directors at par value .....	53,020
Losses paid from organization to date .....	2,262,065
Dividends declared payable in stock from organization .....	600,000
Losses incurred during the year, fire .....	222,041

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken .....	<i>Fire Risks.</i>
Premiums received .....	\$429,499 00
Losses paid .....	5,028 64
Total losses incurred during the year in the State of Michigan .....	318 06
	318 06

## AMERICAN CENTRAL INSURANCE COMPANY.

## MISSOURI.

HOME OFFICE, No. 415 LOCUST STREET, ST. LOUIS.

(Incorporated February, 1853; commenced business February, 1853.)

GEORGE T. GRAM, *President.* - - - - - CHARLES CHRISTENSEN, *Secretary.*

Attorney for Michigan, JULIUS STOLL, of Detroit.

## CAPITAL.

Capital Stock paid ..... \$600,000.

## ASSETS.

Real estate ..... \$500,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
State of Missouri, bonds .....	\$178,000 00	\$190,000 00
North Missouri Railway, bonds .....	25,000 00	28,000 00
Missouri Pacific Railway, bonds .....	25,000 00	26,000 00
Laclede Gas Co., bonds .....	23,000 00	20,000 00
St. Louis County Park, bonds .....	15,000 00	18,000 00
Jerseyville, Ills., bonds .....	15,000 00	15,000 00
Madison County Ferry, bonds .....	4,000 00	4,000 00
DeSoto, Mo., bonds .....	3,000 00	3,000 00
Pierce City, Mo., school bonds .....	3,000 00	3,000 00
Lafayette county, funding bonds .....	2,000 00	2,000 00
Marion county, Mo., funding bonds .....	1,000 00	1,000 00
Bank of Commerce, St. Louis, stock .....	30,000 00	150,000 00
Commercial Bank, St. Louis, stock .....	10,000 00	40,000 00
Third National Bank, St. Louis, stock .....	13,000 00	15,000 00
Mechanics' Bank, St. Louis, stock .....	11,000 00	16,000 00
Boatmen's Savings Bank, St. Louis, stock .....	10,000 00	14,000 00
St. Louis National Bank, St. Louis, stock .....	5,000 00	7,500 00
Laclede Gas Co., St. Louis, stock .....	5,000 00	2,500 00
Totals (carried out at market value) .....	\$378,000 00	\$555,000 00

555,000 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$225,000.....	\$125,000 00
Cash in company's principal office, \$2,554.86; cash in bank, \$67,781.38....	70,336 24
Gross premiums in due course of collection.....	94,017 25

Aggregate amount of all the available assets of the company..... \$1,344,353 49

## LIABILITIES.

Amount of unpaid losses (of which \$10,349.67 are resisted).....	\$66,526 53
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$196,218 73
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	226,792 06
Amount of reserve on all outstanding risks.....	423,005 79
Commissions and brokerage.....	14,102 59
Aggregate liabilities (except capital stock).....	<u>\$503,634 91</u>
Surplus as regards policy-holders.....	\$840,718 58
Capital stock.....	600,000 00
Surplus over capital.....	<u>\$240,718 58</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$640,976 65
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	106,190 42
Net amount of cash actually received for premiums.....	\$535,786 23
Interest and dividends received on bonds and stocks, and from all other sources.....	35,869 51
Income from all other sources, viz.: rents.....	25,388 43
Aggregate cash income.....	<u>\$597,044 17</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$842,755 51
Deduct amounts actually received for salvages, \$2,002.15; re-insurance, \$21,578.76.....	28,680 91
Net amount paid on losses (of which \$56,650.56 belonged to prior years)...	\$319,074 60
Cash dividends actually paid.....	57,000 00
Paid or allowed during the year for commissions and brokerage.....	73,454 10
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	51,469 14
Paid State, national, and local taxes, in this and other States.....	10,751 98
All other payments, viz.: general expenses.....	85,571 55
Aggregate cash expenditures.....	<u>\$597,321 37</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$62,970,262	\$808,101 33
Written or renewed during the year.....	51,802,642	656,122 68
Totals.....	\$114,772,904	\$1,459,224 01
Deduct expiration and cancellations.....	50,788,612	619,997 85
In force at the end of the year.....	\$64,084,292	\$839,226 16
Deduct amount re-insured.....	2,241,962	32,668 46
Net amount in force December 31, 1889.....	<u>\$61,792,980</u>	<u>\$806,557 70</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$28,493,129	\$892,427 46	1-3	\$196,213 73
1886	Two years,	329,325	8,559 87	1-4	914 59
1887		160,483	1,964 57	3-4	1,473 43
1888	Three years,	6,084,865	72,351 17	1-6	12,068 53
1889		6,583,036	74,218 30	1-2	37,106 65
1886	Four years,	8,862,592	96,822 30	5-8	80,665 22
1887		61,460	640 56	1-8	80 07
1888	Five years,	143,650	1,399 29	3-8	524 73
1889		175,666	1,407 83	5-8	879 90
1886	Six years,	209,018	1,628 77	7-8	1,425 13
1887		1,468,006	29,856 67	1-10	2,936 68
1888	Seven years,	1,962,588	25,363 26	3-10	7,605 97
1889		2,954,065	35,080 37	1-2	17,530 19
1886	Eight years,	2,857,680	32,253 52	7-10	22,577 46
1887		3,175,969	46,488 04	9-10	41,839 23
Totals		\$61,792,980	\$896,557 70		\$423,005 79

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$11,405,629
Total amount of cash dividends declared since the company commenced business	810,972
Total amount of the company's stock owned by the directors at par value	64,175
Losses paid from organization to date	5,960,984
Dividends declared payable in stock from organization	81,250
Losses incurred during the year, fire	330,100

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$828,253 00
Losses paid	9,998 18
Total losses incurred during the year in the State of Michigan	1,440 49

## AMERICAN FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 146 BROADWAY, NEW YORK CITY.

(Incorporated April 30, 1857; commenced business May 1, 1857.)

DAVID ADEE, President. - - - - - WILLIAM H. CROLIUS, Secretary.

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

## CAPITAL.

Capital stock paid.....\$400,000.

## ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$24,220 00
Interest accrued on said mortgage loans	248 03

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States 4 per cent registered bonds.....	\$300,000 00	\$381,000 00	
United States 4½ per cent registered bonds.....	100,000 00	106,500 00	
Delaware and Hudson Canal Company's 7 per cent bonds.....	50,000 00	52,500 00	
West Shore Railroad 4 per cent bonds.....	25,000 00	26,437 00	
Lake Gas Company's (Chicago) bonds.....	80,000 00	81,200 00	
Consolidated Gas Company's stock.....	71,000 00	66,080 00	
Rensselaer and Saratoga Railroad company's stock.....	40,000 00	74,000 00	
National Bank of Commerce stock.....	10,000 00	19,800 00	
American Exchange National Bank stock.....	25,000 00	41,250 00	
Bank State of New York stock.....	6,000 00	6,900 00	
Merchants' National Bank stock.....	20,000 00	32,000 00	
Third National Bank stock.....	10,000 00	12,500 00	
Phoenix National Bank stock.....	4,000 00	5,600 00	
Mercantile Trust Company's stock.....	10,000 00	25,000 00	
Delaware and Hudson Canal Company's stock.....	20,800 00	30,680 00	
Legal Tender Notes.....	25,000 00	25,000 00	
Total, carried out at market value.....	\$746,800 00	\$985,397 00	\$935,397 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$212,444.....	159,750 00
Cash in company's principal office, \$19,416.24; cash in bank, \$62,189.56....	81,605 80
Interest due and accrued on collateral loans.....	1,328 56
Gross premiums in due course of collection.....	96,881 65
Due from other companies for re-insurance on losses already paid.....	1,410 99
Aggregate amount of all the available assets of the company.....	\$1,300,842 03

## LIABILITIES.

Amount of unpaid losses.....	\$46,618 44
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$244,173 09
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	147,619 37
Amount of reserve on all outstanding risks.....	391,792 46
Unpaid principal on scrip, \$2,309.00; interest due to scrip-holders, \$6,118.58	8,427 58
Due for rent.....	2,250 00
Commissions and brokerage.....	13,814 33
Return premiums.....	13,768 82
Aggregate liabilities (except capital stock).....	\$476,671 63
Surplus as regards policy-holders.....	\$824,170 40
Capital stock.....	400,000 00
Surplus over capital.....	\$424,170 40

## INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums.....	\$673,483 48
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	87,545 62
Net amount of cash actually received for premiums.....	\$585,937 86
Interest received on bonds and mortgages.....	3,247 00
Interest and dividends received on bonds and stocks, and from all other sources.....	49,468 40
Aggregate cash income.....	\$638,653 26

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$443,289 60
Deduct amounts actually received for salvages, \$5,615.75; re-insurance, \$38,462.34.....	64,078 59



Net amount paid on losses (of which \$32,378.31 belonged to prior years) ..	\$379,211 10
Cash dividends actually paid .....	40,000 00
Interest paid to scrip-holders .....	1,358 88
Scrip, or certificate of profits redeemed in cash .....	
Paid or allowed during the year for commissions and brokerage .....	126,385 40
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés .....	57,357 38
Paid State, national, and local taxes, in this and other States .....	6,744 23
All other payments, viz.: rent, \$15,478.26; miscellaneous, \$58,585.96 .....	74,064 22
Aggregate cash expenditures .....	<u>\$685,121 21</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888 .....	\$100,519,813	\$671,067 17
Written or renewed during the year .....	108,411,495	748,785 16
Total .....	\$208,931,308	\$1,419,852 33
Deduct expirations .....	98,635,627	589,525 63
In force at the end of the year .....	\$105,295,681	\$890,326 70
Deduct amount re-insured .....	12,673,143	76,690 91
Net amount in force December 31, 1889 .....	<u>\$92,622,538</u>	<u>\$753,645 79</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less	\$51,463,412	\$488,846 17	1-2	\$244,173 09
1888		896,980	2,788 42	1-4	697 10
1889	Two years,	281,996	1,362 14	3-4	1,021 59
1887		12,307,904	53,618 59	1-6	8,936 44
1888	Three years,	12,062,104	60,038 18	1-2	34,519 09
1889		10,070,089	74,840 11	5-6	62,366 75
1886		70,700	508 37	1-8	63 30
1887	Four years,	116,217	516 56	3-8	198 71
1888		98,498	928 41	5-8	590 25
1889		51,700	490 61	7-8	420 56
1885		897,642	3,979 45	1-10	397 94
1886		711,474	7,647 99	3-10	2,294 37
1887	Five years,	1,308,942	12,798 39	1-2	6,399 20
1888		1,515,949	16,929 42	7-10	11,850 59
1889		1,748,963	19,864 98	9-10	17,878 48
Totals .....		<u>\$92,622,538</u>	<u>\$753,645 79</u>		<u>\$391,792 46</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$6,372,853
Total amount of cash dividends declared since the company commenced business .....	1,251,000
Total amount of the company's stock owned by the directors at par value .....	110,000
Losses paid from organization to date .....	2,459,509
Losses incurred during the year, fire .....	413,286
Loaned to stockholders not officers .....	103,250

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken .....	\$678,096 00
Premiums received .....	11,042 29
Losses paid .....	1,739 45
Total losses incurred during the year in the State of Michigan .....	1,739 45

## AMERICAN FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, No.'s 308 &amp; 310 WALNUT ST., PHILADELPHIA.

(Incorporated February 28, 1810; commenced business March 12, 1810.)

THOS. H. MONTGOMERY, *President* - - - - - RICHARD MARIS, *Secretary*.

Attorney for Michigan, L. H. Fox, of Detroit.

## CAPITAL.

Capital stock paid.....\$500,000.

## ASSETS.

Real estate.....	\$230,100 00
Loans on bond and mortgage of real estate (first liens).....	993,703 40
Interest due \$1,846.75 and accrued, \$15,659.97 on said mortgage loans; total.....	17,506 72

Value of lands mortgaged.....	\$967,940 00
Buildings (insured for \$809,482).....	1,269,400 00
Total value of mortgaged premises.....	\$2,237,340 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Par Value. Market Value.

United States currency.....	\$80,000	\$87,200 00
Philadelphia & Reading R. R. Co.'s bonds.....	112,000	99,400 00
Northern Pacific R. R. Co.'s bonds.....	40,000	47,000 00
Pennsylvania Car Trust bonds, "C".....	50,000	50,825 00
Steubenville & Indiana R. R. Co.'s first mortgage.....	50,000	58,000 00
Pennsylvania R. R. Co.'s consolidated mortgage bonds.....	20,000	24,800 00
Pennsylvania R. R. Co.'s general mortgage bonds.....	42,000	55,890 00
Philadelphia, Wilmington & Baltimore R. R. Co.'s bonds.....	10,000	11,000 00
Belt Road & Stock Yards bonds.....	20,000	21,060 00
Chicago & Western Indiana R. R. bonds.....	30,000	32,981 85
Philadelphia & Erie R. R. bonds.....	20,000	23,000 00
Shamokin Valley & Pottsville R. R. bonds.....	20,000	26,000 00
Lehigh Coal & Navigation Co.'s bonds.....	20,000	22,800 00
Northern Pacific R. R. Co.'s bonds.....	50,000	68,000 00
Virginia & Tennessee R. R. Co.'s.....	25,000	27,500 00
State of Georgia.....	25,000	30,250 00
Delaware & Chesapeake R. R. Co.'s bonds.....	5,000	4,488 34
Huntingdon & Broad Top Mountain R. R. Co.'s bonds.....	10,000	10,375 00
Borough of Bellefonte, Pennsylvania.....	500	550 00
Corning, Cowanesque & Antrim R. R. bonds.....	20,000	21,400 00
Philadelphia & Reading R. R. Co.'s 1st series.....	25,500	25,404 37
Lehigh Valley R. R. Co.'s consolidated mortgage bonds.....	51,000	69,380 00
Mortgage Trust Co. of Pennsylvania, debenture bonds.....	25,000	25,625 00
Middlesex Banking Co. debenture bonds.....	25,000	25,125 00
New York, Lackawanna & Western R. R. Co.'s bonds.....	25,000	34,000 00
Philadelphia & Reading R. R. Co.'s first preference.....	20,000	15,600 00
Philadelphia & Reading R. R. Co.'s second preference.....	2,000	1,100 00
Philadelphia & Reading R. R. Co.'s third preference.....	5,000	2,300 00
Allegheny Valley R. R. Co.'s bonds.....	10,000	11,400 00
Northern Central R. R. Co.'s consolidated mortgage bonds.....	30,000	31,800 00
New York & Long Branch R. R. Co.'s bonds.....	15,000	15,750 00
Northern Pacific & Montana R. R.....	30,000	31,500 00
Pennsylvania and New York Canal and R. R.....	50,000	58,000 00
City of Portland water bonds.....	50,000	57,500 00
Wabash R. R. second mortgage bonds.....	23,000	18,400 00
Totals (carried out at market value).....	\$986,000	\$1,090,149 56

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$185,614.88	\$150,000 00
Cash in company's principal office, \$26,133.24; cash in bank, \$103,192.85	129,326 09
Interest due and accrued on collateral loans	1,793 99
Net premiums in due course of collection	21,707 79
Rents due and accrued, \$1,129.08; ground rents, well secured, \$7,253.34	8,382 42
Aggregate amount of the assets of the company	\$2,642,669 97
Deduct special deposits in other States	75,000 00
Total admitted assets	\$2,567,669 97

## LIABILITIES.

Amount of unpaid losses (of which \$39,318.30 are resisted)	\$177,327 65
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$651,181 43
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	486,980 76
Amount of reserve on all outstanding risks	1,088,162 18
Reclaimable by insured on perpetual policies, (entire deposit or premium taken)	504,756 40
Adjustment expenses	2,331 29
Aggregate liabilities (except capital stock)	\$1,772,577 52

Surplus as regards policy-holders	\$795,092 45
Capital stock	500,000 00
Surplus over capital	\$295,092 45

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums	\$1,884,260 79
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums, and premiums in course of collection	270,881 08
Net amount of cash actually received for premiums	\$1,613,379 11
Interest received on bonds and mortgages	51,139 03
Interest and dividends received on bonds and stocks, and from all other sources	50,722 27
Income from all other sources, viz.: Rents, policies, surveys and transfers, gain on perpetual policies cancelled, gain by sale of bonds, etc.	33,613 47
Net perpetual premiums for year 1889	23,719 31
Deposit premiums received for perpetual fire risks (carried inside)	\$36,171 90
Aggregate cash income	\$1,772,573 19

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses	\$969,427 04
Add amount paid for losses under perpetual policies	18,112 81
Net amount paid on losses (of which \$163,638.02 belonged to prior years)	\$1,007,539 35
Cash dividends actually paid	50,345 00
Paid or allowed during the year for commissions and brokerage	299,227 24
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	205,241 89
Paid State, National, and local taxes, in this and other States	36,113 45
All other payments, viz.: General expenses	22,465 19
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside)	\$12,452 59
Aggregate cash expenditures	\$1,620,932 12

## MISCELLANEOUS.

<i>Risks and Premiums. (Excluding Perpetuals.)</i>		<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888	.....	\$158,590,080	\$1,954,848 28
Written or renewed during the year	.....	163,825,592	1,849,923 81
Total	.....	\$321,915,722	\$3,804,771 54
Deduct expirations	.....	141,186,965	1,669,620 53
In force at the end of the year	.....	\$180,778,737	\$2,135,151 02
Deduct amount re-insured	.....	6,885,668	79,093 82
Net amount in force December 31, 1889	.....	\$174,893,069	\$2,056,052 20

<i>Perpetual Risks.</i>		<i>Amount of Risks.</i>	<i>Total Deposits.</i>
Perpetual risks in force on the 31st of December, 1888	.....	\$17,959,433	\$481,087 09
Perpetual risks written during the year	.....	1,407,944	95,171 90
Total	.....	\$19,367,377	\$576,258 99
Deduct those marked off as cancelled	.....	473,206	12,453 59
In force December 31, 1889	.....	\$18,894,171	\$563,805 40

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Re-insurance Unearned.</i>
1889	One year	\$113,434,227	\$1,381,461 65	1-2	\$690,780 82
1888	Two years,	45,500	323 47	1-4	80 87
1889		682,968	5,189 95	2-4	3,854 96
1887	Three years,	7,784,820	68,540 81	1-6	11,423 47
1888		16,104,080	180,832 66	1-2	90,441 33
1889		14,192,018	156,588 05	5-6	180,444 21
1886	Four years,	65,500	498 75	5-8	311 72
1889		200,507	1,705 69	7-8	1,492 48
1885		2,227,327	23,089 05	1-10	2,303 80
1886	Five years,	4,446,134	54,884 51	2-10	16,300 35
1887		6,961,120	85,732 97	1-2	42,866 49
1888		7,416,316	87,591 21	7-10	61,313 84
1889	Six years,	6,710,311	79,755 00	9-10	71,779 50
1883		116,932	2,849 45	1-14	167 83
1884		46,850	850 09	3-14	152 16
1885	Seven years,	59,850	1,215 00	5-14	433 98
1886		36,400	573 75	1-2	236 88
1887		38,000	1,123 75	9-14	722 43
1888	Eight years,	68,750	1,067 96	11-14	859 10
1889		32,142	692 79	12-14	643 80
1882		500	20 00	1-16	1 25
1881	Ten years,	5,000	150 00	3-20	22 50
1882		22,000	238 00	5-20	58 25
1883		10,050	262 35	7-20	91 78
1884	Eleven years,	5,000	50 00	9-20	22 50
1885		7,672	126 76	13-20	69 71
1886		2,000	12 00	15-20	9 00
1887	Twelve years,	25,000	250 00	17-20	212 50
1888		63,068	636 45	19-20	604 63
Totals	.....	\$180,778,737	\$2,135,151 02	.....	\$1,127,711 59
Deduct re-insurance	.....	6,885,668	79,093 82	.....	59,549 41
	.....	\$174,893,069	\$2,056,052 20	.....	\$1,068,162 18

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	.....	\$17,580,276
Total amount of cash dividends declared since the company commenced business	.....	2,470,975
Total amount of the company's stock owned by the directors at par value	.....	21,800
Losses paid from organization to date	.....	10,106,207
Losses incurred during the year, fire	.....	1,021,229

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>
Georgia	\$25,000
Oregon	50,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$5,198,702 00
Premiums received.....	81,456 89
Losses paid.....	44,578 89
Total losses incurred during the year in the State of Michigan.....	44,578 89

## ANGLO-NEVADA ASSURANCE CORPORATION.

## CALIFORNIA.

HOME OFFICE, NO. 315 MONTGOMERY ST., SAN FRANCISCO.

(Incorporated November 4, 1885; commenced business December 1, 1885.)

LOUIS SLOSS, *President.* - - - - - Z. P. CLARK, *Secretary.*

Attorney for Michigan, H. C. MUNSON, of Detroit.

## CAPITAL.

Capital stock paid.....\$2,000,000.

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$973,750 00
Interest accrued on said mortgage loans.....	32,376 56
Value of lands mortgaged.....	\$3,242,000 00
Buildings (insured for \$150,000).....	220,000 00
Total value of mortgaged premises.....	\$3,462,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
S. P. R. R., of Arizona, bonds.....	\$695,000 00	\$741,912 50	
Butter St. R. R. Co., bonds.....	100,000 00	106,833 33	
City of Portland, Oregon, water bonds.....	50,000 00	59,055 55	
The Omnibus Cable Co., bonds.....	50,000 00	60,750 00	
Los Angeles City Water Co., bonds.....	20,000 00	21,200 00	
Contra Costa Water Co., bonds.....	25,000 00	25,500 00	
Northern R. R. Co., of California, bonds.....	50,000 00	56,000 00	
S. F. & N. P. R. R., bonds.....	50,000 00	50,000 00	
The Powell St. R. R. Co., bonds.....	40,000 00	48,800 00	
Totals (carried out at market value).....	\$1,080,000 00	\$1,170,051 38	1,170,051 38

Cash in company's principal office, \$10,720.67; cash in bank, \$170,218.60 ..	180,939 27
Gross premiums in due course of collection.....	204,324 03
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	3,760 80
Due from other companies for re-insurance on losses already paid.....	4,350 95

Aggregate amount of the assets of the company.....	\$2,569,552 99
Deduct special deposit in Oregon.....	50,000 00

Total admitted assets.....	\$2,519,552 99
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## LIABILITIES.

Amount of unpaid losses.....	\$68,090 09
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$391,383 00
Re-insurance reserve, <i>pro rata</i> on fire risks running more than one year.....	138,761 94
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	23,968 66
Amount of reserve on all outstanding risks.....	454,104 20
Unused balances of bills and notes on open, marine and inland policies.....	95 54
Cash dividends declared, due or to become due.....	1,067 50
Commissions and brokerage.....	5,948 77
Aggregate.....	\$529,306 10
Deduct liability on special deposit.....	9,336 32
Net liabilities (except capital stock).....	\$519,969 78
Surplus as regards policy-holders.....	\$1,999,588 21
Capital stock.....	2,000,000 00
Impairment of capital.....	\$416 79

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$1,209,107 79	\$162,573 80
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	402,946 17	76,296 14
	\$806,161 62	\$86,277 66
Net amount of cash actually received for premiums.....		\$892,439 28
Interest received on bonds and mortgages.....		50,365 30
Interest and dividends received on bonds and stocks, and from all other sources.....		74,268 91
Aggregate cash income.....		\$1,017,073 49

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$749,561 69	\$81,196 28
Deduct amounts actually received for salvages, \$7,419.42; re-insurance, \$182,729.80.....	111,240 20	28,909 02
	\$638,321 49	\$52,287 26
Net amount paid on losses (of which \$48,710.07 belonged to prior years).....		\$690,608 75
Cash dividends actually paid.....		90,000 00
Paid or allowed during the year for commissions and brokerage.....		162,143 66
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		85,963 59
Paid State, national, and local taxes, in this and other States.....		10,387 28
All other payments, viz.: miscellaneous expenses.....		117,682 43
Aggregate cash expenditures.....		\$1,156 785 71

## MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
<i>Risks and Premiums.</i>				
In force December 31st, 1889.....	\$73,064,989	\$904,486 77	\$1,673,328	\$38,488 36
Written during the year.....	78,813,983	1,286,715 10	19,998,987	161,766 49
Total.....	\$151,898,922	\$2,261,201 87	\$21,667,265	\$195,248 85
Deduct expirations.....	84,354,168	1,242,726 66	19,581,111	180,854 99
In force at the end of the year.....	\$67,544,754	\$1,018,475 21	\$2,086,154	\$34,398 86
Deduct amount re-insured.....	11,007,798	188,069 89	649,396	10,485 20
Net amount in force December 31st, 1889.....	\$56,536,956	\$830,405 32	\$1,436,758	\$23,913 66

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$38,684,481	\$582,787 82	1-2	\$291,888 60
1888.....	Two years, {	104,968	1,264 49	1-4	316 12
1889.....		104,180	1,445 41	3-4	1,062 56
1887.....	Three years, {	4,466,447	68,574 66	1-6	10,595 77
1888.....		4,366,696	59,540 77	1-2	29,770 88
1889.....	Four years, {	5,358,900	78,836 00	5-6	65,279 20
1886.....		61,110	536 74	1-8	67 06
1887.....	Five years, {	63,207	618 64	3-8	230 10
1888.....		75,826	1,238 19	5-8	772 92
1889.....	Six years, {	151,470	1,794 92	7-8	1,570 55
1885.....		21,915	329 68	1-10	32 96
1886.....	Seven years, {	134,955	2,364 20	8-10	715 23
1887.....		1,154,781	16,217 91	1-2	8,108 96
1888.....	Eight years, {	954,928	18,079 25	7-10	9,155 85
1889.....		888,227	12,294 19	9-10	11,064 78
Totals.....		\$56,586,956	\$835,415 82	-----	\$430,145 54

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,442,065
Total amount of cash dividends declared since the company commenced business.....	180,000
Total amount of the company's stock owned by the directors at par value.....	107,500
Losses paid from organization to date.....	1,651 878
Losses incurred during the year, fire, marine, and inland.....	706,969

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein.

Name States and Countries.	Deposits.	Liabilities.
Oregon.....	\$50,000 00	\$9,336 82

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1890.

	Fire Risks.
Fire risks taken.....	\$1,842,193 00
Premiums received.....	27,758 86
Losses paid.....	12,851 80
Total losses incurred during the year in the State of Michigan.....	13,752 12

## ARTISANS' INSURANCE COMPANY.

## PENNSYLVANIA.

## HOME OFFICE, PITTSBURGH.

(Incorporated March 31, 1866; commenced business July 2, 1866.)

A. J. BARR, *President*. - - - - - CHAS. P. SMITH, *Secretary*.

Attorney for Michigan, PETER SCHULTE, of Detroit.

## CAPITAL.

Capital stock paid.....\$100,000.

## ASSETS.

Real estate.....	\$29,900 00
Loans on bond and mortgage of real estate (first liens).....	85,208 38
Interest due \$390.00 and accrued, \$2,417.20 on said mortgage loans; total.....	2,807 20

Value of lands mortgaged.....	\$85,650
Buildings (insured for \$60,060).....	100,500
Total value of mortgaged premises.....	<u>\$186,150</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Eagle Cotton Mills Company's stock.....	\$1,000	\$1,000	
Pittsburgh, Cincinnati & St. Louis R. R. bonds.....	6,000	7,080	
Totals (carried out at market value).....	<u>\$7,000</u>	<u>\$8,080</u>	\$8,080 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$1,750.....	1,300 00
Cash in company's principal office, \$131.15; cash in bank, \$10,806.67.....	10,937 82
Interest due and accrued on stocks, not included in "market value,".....	175 00
Interest due and accrued on collateral loans.....	24 00
Gross premiums in due course of collection.....	2,026 13
Rents due and accrued.....	254 50
Aggregate amount of all the available assets of the company.....	<u>\$140,713 08</u>

## Items not admitted as available assets.

Agents' balances.....	\$1,086 47
Book accounts.....	125 00
Total.....	<u>\$1,211 47</u>

## LIABILITIES.

Amount of unpaid losses.....	\$1,384 78
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$7,994 82
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	11,142 21
Amount of reserve on all outstanding risks.....	19,136 53
Cash dividends declared, due or to become due.....	612 00
Commissions and brokerage.....	156 30
Aggregate liabilities (except capital stock).....	<u>\$21,289 61</u>

Surplus as regards policy-holders.....	\$119,423 42
Capital stock.....	100,000 00
Surplus over capital.....	<u>\$19,423 42</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$26,702 58	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	3,905 27	
Net amount of cash actually received for premiums.....		\$22,797 31
Interest received on bonds and mortgages.....		3,836 08
Interest and dividends received on bonds and stocks, and from all other sources.....		492 18
Income from all other sources, viz.: rents.....		1,759 17
Aggregate cash income.....		<u>\$28,884 69</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses.....	\$10,269 41	
Deduct amounts actually received for re-insurance.....	280 74	
Net amount paid on losses (of which \$2,225.88 belonged to prior years) ..		\$10,038 67
Cash dividends actually paid.....		5,838 00
Paid or allowed during the year for commissions and brokerage.....		2,661 98



Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$4,380 00
Paid State, national, and local taxes, in this and other States.....	515 95
All other payments, viz.: general expenses.....	2,137 15
Aggregate cash expenditures.....	<u>\$25,571 75</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$3,120,184	\$36,653 14
Written during the year.....	2,881,068	27,786 86
Total.....	\$5,501,257	\$64,440 50
Deduct expirations.....	2,881,794	27,193 00
In force at the end of the year.....	\$3,219,473	\$37,206 50
Deduct amount re-insured.....	164,994	2,120 89
Net amount in force December 31st, 1889.....	<u>\$3,054,479</u>	<u>\$35,085 61</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$1,391,388	\$15,968 64	1-2	\$7,994 32
1887.....		525,175	5,938 71	1-6	989 78
1888.....	Three years,.....	541,769	5,941 15	1-2	2,970 58
1889.....		689,966	7,486 56	5-6	6,238 60
1888.....	Four years,.....	1,000	13 88	5-8	8 85
1889.....		500	14 12	7-8	12 35
1885.....	Five years,.....	32,500	453 00	1-10	45 30
1886.....		17,975	236 69	3-10	71 00
1887.....		33,100	482 75	1-2	241 88
1888.....		4,500	106 43	7-10	75 90
1889.....		41,650	543 07	9-10	486 77
Totals.....		<u>\$3,219,473</u>	<u>\$37,206 50</u>		<u>\$19,196 53</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$529,973 *
Total amount of cash dividends declared since the company commenced business.....	227,000
Total amount of the company's stock owned by the directors at par value.....	41,600
Losses paid from organization to date.....	237,691
Losses incurred during the year, fire.....	9,198

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$185,640 28
Premiums received.....	1,528 61
Losses paid.....	418 87
Total losses incurred during the year in the State of Michigan.....	<u>418 87</u>

## AURORA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, CINCINNATI.

(Incorporated January 1, 1871; commenced business, April 8, 1871.)

C. J. KREHBIEL, *President.* - - - - - FRANK BREILING, *Secretary.*

Attorney for Michigan, WILLIAM PARKINSON, of Detroit.

## CAPITAL.

Capital stock paid.....\$100,000.

## ASSETS.

Loans on bonds and mortgage of real estate (first liens).....	\$23,423 23
Interest accrued on said mortgage loans.....	1,741 23
Value of lands mortgaged.....	\$48,420 00
Buildings (insured for \$6,100).....	24,000 00
Total value of mortgaged premises.....	<u>\$70,420 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States registered bonds.....	\$75,000 00	\$94,500 00	
Cincinnati Street Railway, stock.....	15,000 00	16,960 00	
National Bank, Cincinnati, stock.....	525 00	525 00	
Gas Light and Coke Co., stock.....	10,000 00	19,750 00	
Electric Light Co., stock.....	500 00	825 00	
Totals (carried out at market value).....	<u>\$101,025 00</u>	<u>\$182,550 00</u>	132,550 00

Cash in company's principal office, \$130.88; cash in bank, \$6,351.29.....	6,482 17
Gross premiums in due course of collection.....	4,856 91
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	1,195 09
Rents due and accrued.....	58 00

Aggregate amount of all the available assets of the company.....\$170,306 63

## LIABILITIES.

Amount of unpaid losses.....	\$1,461 22
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$23,589 60
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	33,850 71

Amount of reserve on all outstanding risks.....	56,940 31
Due and accrued for salaries, rent, advertising, or agency expenses.....	408 20

Aggregate liabilities (except capital stock).....\$58,809 73

Surplus as regards policy-holders.....	\$111,496 90
Capital stock.....	100,000 00
Surplus over capital.....	<u>\$11,496 90</u>

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$81,023 80
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	8,841 84

Net amount of cash actually received for premiums.....	\$72,682 46
Interest received on bonds and mortgages.....	1,567 80
Interest and dividends received on bonds and stocks, and from all other sources.....	4,798 79
Aggregate cash income.....	\$79,049 05

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$32,408 01
Deduct amounts actually received for salvages, \$36.24; re-insurance, \$961.06.....	1,057 30
Net amount paid on losses (of which \$2,146.53 belonged to prior years)...	\$31,350 71
Cash dividends actually paid.....	4,495 80
Paid or allowed during the year for commissions and brokerage.....	17,794 90
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	6,584 50
Paid State, national, and local taxes, in this and other States.....	947 17
All other payments, viz.: general expenses.....	7,176 57
Aggregate cash expenditures.....	\$68,349 65

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$7,990,199	\$38,196 05
Written during the year.....		7,121,891	81,107 77
Total.....		\$15,111,590	\$174,308 82
Deduct expirations.....		5,309,608	61,390 66
In force at the end of the year.....		\$9,801,987	\$112,918 16
Deduct amount re-insured.....		847,206	4,214 87
Net amount in force December 31st, 1889.....		\$9,454,781	\$108,698 29

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$3,938,791	\$47,179 20	1-2	\$23,589 60
1887.....	Three years, {	1,178,690	12,508 18	1-6	2,093 86
1888.....		1,317,318	13,705 21	1-2	6,862 60
1889.....		1,698,525	17,844 68	5-6	14,870 57
1885.....	Five years, {	200,335	2,604 54	1-10	260 45
1886.....		190,599	2,687 70	9-10	806 81
1887.....		310,767	3,871 44	1-2	1,985 72
1888.....		335,368	4,654 53	7-10	3,256 17
1889.....		283,388	3,647 81	9-10	3,238 08
Totals.....		\$9,454,781	\$108,698 29		\$56,940 31

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,329,334
Total amount of cash dividends declared since the company commenced business.....	157,305
Total amount of the company's stock owned by the directors at par value.....	36,940
Total amount loaned to officers and directors.....	16,328
Losses paid from organization to date.....	641,090
Losses incurred during the year, fire.....	30,221
Loaned to stockholders not officers.....	5,096

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$520,342 00
Premiums received.....	5,728 40
Losses paid.....	3,158 49
Total losses incurred during the year in the State of Michigan.....	3,158 49

## BOYLSTON INSURANCE COMPANY.

MASSACHUSETTS.

HOME OFFICE, No. 30, KILBY ST., BOSTON.

(Incorporated December 20, 1872; commenced business, January 8, 1878.)

JOSEPH W. BALCH, *President.* - - - - - WASHINGTON GLOVER, *Secretary.**Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.*

## CAPITAL.

Capital stock paid .....\$557,200.

## ASSETS.

Real estate .....	\$5,000 00
Loans on bond and mortgage of real estate (first liens) .....	174,360 00
Interest accrued on said mortgage loans .....	2,601 55
Value of lands mortgaged .....	\$218,000
Buildings (insured for \$138,100) .....	129,000
Total value of mortgaged premises .....	\$347,000

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par Value.	Market Value.	
Merchant's National bank .....	\$25,000 00	\$36,750 00	
State National bank .....	20,000 00	25,000 00	
Merchandise National bank .....	10,000 00	6,600 00	
National Bank of the Republic .....	30,000 00	51,300 00	
Washington National bank .....	30,000 00	37,500 00	
Columbian National bank .....	30,000 00	36,300 00	
Tremont National bank .....	20,000 00	22,400 00	
New England National bank .....	1,700 00	2,805 00	
Beverly National bank .....	6,700 00	8,308 00	
Boston & Albany R. R. ....	5,700 00	12,426 00	
Boston & Providence R. R. ....	15,000 00	38,700 00	
Fitchburg R. R. ....	35,000 00	28,700 00	
BONDS—			
Kansas City & Memphis & Birmingham R. R. ....	25,000 00	24,750 00	
Atchison new 4 per cent. ....	25,000 00	20,500 00	
Duluth, So. Shore & Atlantic R. R. ....	10,000 00	5,200 00	
Chicago, Burlington & Quincy R. R. (Neb. ex.) .....	25,000 00	25,000 00	
Old Colony R. R. ....	30,000 00	27,600 00	
Cedar Rapids & Mo. River R. R. ....	25,000 00	27,250 00	
New England Mortgage Security Co. ....	31,000 00	36,035 00	
Metropolitan Telephone & Telegraph Co. ....	10,000 00	9,900 00	
Union Pacific, Lincoln & Colorado R. R. ....	8,000 00	8,240 00	
Utah & Northern .....	8,000 00	8,080 00	
City of Cairo .....	8,000 00	8,080 00	
Totals (carried out at market value .....	\$435,400 00	\$508,784 00	506,784 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$138,882 .....	103,000 00
Cash in company's principal office, \$5,058.39; cash in bank, \$61,474.79 .....	66,533 18
Interest due and accrued on stocks, not included in "market value" .....	1,849 25
Interest due and accrued on collateral loans .....	890 89
Gross premiums in due course of collection .....	32,729 21
Bills receivable, not matured, taken for marine, or inland risks .....	12,381 12

Aggregate amount of all the available assets of the company .....\$906,129 20

## LIABILITIES.

Amount of unpaid losses .....		\$28,213 70
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy .....	\$92,758 32	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	108,018 99	
Re-insurance reserve at 100 per cent on all unexpired marine risks .....	11,148 87	
Amount of reserve on all outstanding risks .....		206,920 98
Interest due to scrip-holders .....		1,620 40
Due and accrued for agency expenses .....		1,208 83
Commissions and brokerage .....		5,820 87
Return premiums .....		2,031 99
Re-insurance, \$942.82; incidental, \$200.00 .....		1,142 82
Aggregate liabilities (except capital stock) .....		<u>\$246,959 59</u>
Surplus as regards policy-holders .....	\$659,169 61	
Capital stock .....	557,200 00	
Surplus over capital .....		<u>\$101,969 61</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received for premiums .....	\$296,817 98	\$44,845 64	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	46,005 80	8,660 80	
	\$240,812 18	\$35,685 84	
Net amount of cash actually received for premiums .....			\$275,997 52
Interest received on bonds and mortgages .....			7,719 67
Interest and dividends received on bonds and stocks, and from all other sources .....			27,469 76
Income from all other sources, viz.: Profit and loss .....			12 70
Bills and notes received during the year for premiums remaining unpaid (carried inside); fire .....		\$32,729 21	
Marine and inland .....		12,861 12	
Aggregate cash income .....			<u>\$311,199 65</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid for losses .....	\$214,079 58	\$48,969 18	
Deduct amounts actually received for salvages and re-insurance .....	18,110 52	24,117 88	
	\$195,969 06	\$24,797 30	
Net amount paid on losses .....			\$220,766 36
Cash dividends actually paid .....			33,432 00
Interest paid to scrip-holders .....			1,707 95
Paid or allowed during the year for commissions and brokerage .....			49,425 72
Paid during the year for salaries, fees, and all other charges of officers, clerks, and all other employes .....			27,300 00
Paid State, National and local taxes, in this and other States .....			4,008 51
All other payments, viz.: Miscellaneous expenses .....			27,620 58
Aggregate cash expenditures .....			<u>\$364,261 12</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888 .....	\$38,292,675	\$378,848 31	\$357,800	\$18,440 97
Written during the year .....	26,321,625	295,468 14	5,566,425	44,230 57
Total .....	\$61,614,300	\$669,511 45	\$5,924,225	\$57,671 54
Deduct expirations .....	26,310,053	271,809 25	5,694,920	45,612 87
In force at the end of the year .....	\$35,304,247	\$396,002 20	\$329,305	\$12,058 67
Deduct amount re-insured .....	2,319,800	27,146 20	13,500	910 00
Net amount in force December 31st, 1889 .....	\$32,984,447	\$370,856 00	\$215,805	\$11,148 67

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1899	One year or less	\$15,977,687	\$185,506 64	1-2	\$92,753 32
1898		100,501	720 22	1-4	180 05
1899	Two years,	89,680	916 62	3-4	687 45
1897		1,407,759	14,898 44	1-6	2,481 41
1898	Three years,	1,974,812	21,828 18	1-2	10,914 09
1899		1,809,608	21,170 90	5-6	17,642 42
1896	Four years,	18,250	217 90	1-8	27 24
1897		66,250	484 07	3-8	181 58
1898		35,900	152 56	5-8	95 35
1899		51,100	539 04	7-8	462 91
1895		1,400,524	16,262 79	1-10	1,626 28
1896	Five years,	1,482,390	16,125 69	3-10	4,887 71
1897		2,745,198	23,712 05	1-2	14,356 08
1898		3,485,489	37,401 47	7-10	26,181 08
1899		2,289,284	25,959 48	9-10	23,945 49
Totals			\$32,984,447	\$370,856 00	

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$5,916,548
Total amount of cash dividends declared since the company commenced business	331,680
Total amount of the company's stock owned by the directors at par value	15,400
Losses paid from organization to date	3,562,761
Losses incurred during the year, fire, marine and inland	214,080

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken	\$879,623 00
Premiums received	15,861 55
Losses paid	6,102 29
Total losses incurred during the year in the State of Michigan	6,142 68

BROADWAY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 158 BROADWAY, NEW YORK CITY.

(Incorporated December, 1849; commenced business December, 1849.)

EUGENE B. MAGNUS, *President.* - - - - - ISAAC COLLORD, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

CAPITAL.

Capital stock paid, \$200,000.

ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$1,800 00
Interest accrued on said mortgage loans	37 50
Total value of mortgaged premises (buildings insured for \$3,500)	\$6,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$200,000 00	\$254,000 00	
Morris & Essex R. R., stock.....	10,000 00	15,500 00	
N. Y. Lackawanna & W. R. R., stock.....	50,000 00	57,500 00	
C. & N. W. R. R., common stock.....	45,000 00	49,950 00	
Illinois Central R. R., stock.....	20,000 00	28,600 00	
L. S. & M. S. R. R., stock.....	20,000 00	21,000 00	
Totals (carried out at market value).....	<u>\$345,000 00</u>	<u>\$421,550 00</u>	\$421,550 00
Cash in company's principal office, \$3,097.89; cash in bank, \$14,860.55.....			17,958 44
Interest due and accrued on stocks, not included in "market value".....			8,975 70
Gross premiums in due course of collection.....			8,491 85
Aggregate amount of all the available assets of the company.....			<u>\$458,813 49</u>

## LIABILITIES.

Amount of unpaid losses.....		\$6,150 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$20,427 69	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	<u>16,309 82</u>	
Amount of reserve on all outstanding risks.....		36,737 01
Due and accrued for salaries, rent, advertising, or agency expenses.....		625 00
Commissions and brokerage.....		1,698 37
Aggregate liabilities (except capital stock).....		<u>\$45,210 38</u>
Surplus as regards policy-holders.....	\$418,608 11	
Capital stock.....	<u>200,000 00</u>	
Surplus over capital.....	<u>\$218,608 11</u>	

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$63,128 18	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	<u>5,573 15</u>	
Net amount of cash actually received for premiums.....		\$57,555 03
Interest received on bonds and mortgages.....		90 00
Interest and dividends received on bonds and stocks, and from all other sources.....		19,895 50
Aggregate cash income.....		<u>\$77,540 53</u>

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On Fire Risks.</i> \$19,393 79	
Deduct amounts actually received for salvages, \$332.82; re-insurance, \$458.75.....	<u>786 57</u>	
Net amount paid on losses (of which \$2,301.72 belonged to prior years)....		\$18,607 22
Cash dividends actually paid.....		20,000 00
Paid or allowed during the year for commissions and brokerage.....		12,162 97
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		10,350 00
Paid State, national, and local taxes, in this and other States.....		180 36
All other payments and expenditures.....		10,777 36
Aggregate cash expenditures.....		<u>\$72,077 91</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$15,255,158	\$52,218 80
Written during the year.....	12,998,721	69,872 85
Total.....	\$27,878,879	\$121,598 65
Deduct expirations.....	11,468,089	49,175 81
In force at the end of the year.....	\$16,215,840	\$72,411 84
Deduct amount re-insured.....	1,196,786	4,250 81
Net amount in force December 31st, 1889.....	\$15,022,104	\$68,160 58

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$6,922,282	\$40,855 39	1-2	\$20,427 69
1888.....	Two years.....	11,750	49 88	1-4	12 47
1887.....	Three years, {	2,445,968	5,358 25	1-6	898 04
1886.....		8,023,241	8,755 89	1-2	4,377 94
1885.....		2,465,418	11,588 78	5-6	9,653 10
1884.....	Four years.....	12,000	260 20	7-8	227 67
1883.....	Five years, {	23,000	111 78	7-10	78 24
1882.....		119,050	1,185 41	9-10	1,066 86
Totals.....		\$15,022,104	\$68,160 58		\$36,787 01

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,981,618
Total amount of cash dividends declared since the company commenced business.....	1,304,000
Total amount of the company's stock owned by the directors at per value.....	54,825
Losses paid from organization to date.....	532,418
Losses incurred during the year, fire.....	20,455

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$182,800 00
Premiums received.....	1,698 41
Losses paid.....	35 00
Total losses incurred during the year in the State of Michigan.....	35 00

## BUFFALO GERMAN INSURANCE COMPANY.

## NEW YORK.

HOME OFFICE, No. 447 MAIN ST., BUFFALO.

(Incorporated February 15, 1867; commenced business February 16, 1867.)

PHILIP BECKER, *President.* - - - - - OLIVER J. EGGERT, *Secretary.*

Attorney for Michigan, KARL SCHMIDMANN, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000.

## ASSETS.

Real estate.....	\$291,240 04
Loans on bond and mortgage of real estate (first liens).....	446,025 00
Interest due on said mortgage loans.....	2,072 70



Value of lands mortgaged.....	\$686,998
Buildings (insured).....	570,880
Total value of mortgaged premises.....	<u>\$1,257,848</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States registered bonds.....	\$50,000 00	\$68,000 00	
Tonawanda Gas Co. bonds.....	25,000 00	25,000 00	
Buffalo & Southwestern R. R. Co. bonds.....	88,250 00	88,250 00	
Buffalo City bonds.....	250,000 00	250,000 00	
Buffalo City warrants.....	20,457 15	20,457 15	
Totals (carried out at market value).....	<u>\$381,707 15</u>	<u>\$394,707 15</u>	<u>\$394,707 15</u>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$159,395.....	117,000 00
Cash in company's principal office, \$108.14; cash in banks, \$59,258.38.....	59,368 52
Interest due and accrued on stocks, not included in "market value".....	1,750 00
Interest due and accrued on collateral loans.....	120 00
Gross premiums in due course of collection.....	55,281 10
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	6,418 46
Rents due and accrued.....	784 82

Aggregate amount of all the available assets of the company.....	<u>\$1,374,765 79</u>
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## LIABILITIES.

Amount of unpaid losses (of which \$1,500.00 are resisted).....	\$18,332 52
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$140,954 86
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	<u>181,749 18</u>
Amount of reserve on all outstanding risks.....	322,703 49
Commissions and brokerage.....	<u>9,428 59</u>
Aggregate liabilities (except capital stock).....	<u>\$350,462 60</u>

Surplus as regards policy-holders.....	\$1,024,308 19
Capital stock.....	<u>200,000 00</u>
Surplus over capital.....	<u>\$824,308 19</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$486,641 00	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	<u>88,615 12</u>	
Net amount of cash actually received for premiums.....		\$398,025 88
Interest received on bonds and mortgages.....		22,177 43
Interest and dividends received on bonds and stocks, and from all other sources.....		21,594 55
Income from all other sources, viz.: rents \$16,143.70, brokerage \$2,747.20.....		<u>18,890 90</u>
Aggregate cash income.....		<u>\$460,688 76</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses.....	\$268,024 77	
Deduct amounts actually received for salvages, \$2,059.54; re-insurance, \$16,760.86.....	<u>18,820 52</u>	
Net amount paid on losses (of which \$14,451.21 belonged to prior years).....		\$244,204 25
Cash dividends actually paid.....		40,000 00
Paid or allowed during the year for commissions and brokerage.....		<u>82,275 86</u>

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$20,951 84
Paid State, national, and local taxes, in this and other States.....	7,470 80
All other payments, viz.: general expenses.....	26,305 64
<b>Aggregate cash expenditures.....</b>	<b>\$421,206 48</b>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1898.....	\$58,800,098	\$612,487 31
Written during the year.....	46,462,216	499,891 71
<b>Total.....</b>	<b>\$104,762,304</b>	<b>\$1,102,379 02</b>
Deduct expirations.....	48,285,225	460,191 11
<b>In force at the end of the year.....</b>	<b>\$61,477,079</b>	<b>\$642,187 91</b>
Deduct amount re-insured.....	1,708,285	18,687 88
<b>Net amount in force December 31st, 1899.....</b>	<b>\$59,778,844</b>	<b>\$628,450 58</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1899.....	One year or less.....	\$26,842,572	\$281,906 72	1-3	\$140,954 86
1898.....	Two years,.....	180,506	1,001 98	1-4	250 49
1897.....	Three years,.....	21,816	487 09	2-4	327 82
1896.....	Four years,.....	8,579,258	85,889 59	1-6	14,314 98
1895.....	Five years,.....	8,806,092	87,875 11	1-2	43,887 55
1894.....	.....	9,719,943	97,867 48	5-6	81,139 52
1893.....	.....	112,240	1,042 07	1-8	130 28
1892.....	.....	100,950	880 97	3-8	830 96
1891.....	.....	111,085	1,013 53	5-8	633 46
1890.....	.....	96,475	862 65	7-8	754 82
1889.....	.....	784,170	8,898 47	1-10	889 85
1888.....	.....	965,810	12,088 94	3-10	3,611 68
1887.....	.....	1,186,806	14,417 71	1-2	7,208 85
1886.....	.....	1,806,562	15,975 60	7-10	11,182 92
1885.....	.....	1,621,280	19,040 69	9-10	17,186 62
<b>Totals.....</b>		<b>\$59,778,844</b>	<b>\$628,450 58</b>		<b>\$322,708 49</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,646,888
Total amount of cash dividends declared since the company commenced business.....	625,925
Total amount of the company's stock owned by the directors at par value.....	68,000
Total amount loaned to officers and directors.....	172,700
Losses paid from organization to date.....	2,819,752
Losses incurred during the year, fire.....	248,086
Loaned to stockholders not officers.....	184,900

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	<i>Fire Risks.</i>
Fire risks taken.....	\$2,546,983 00
Premiums received.....	29,010 78
Losses paid.....	10,772 16
Total losses incurred during the year in the State of Michigan.....	18,686 49

# CALIFORNIA INSURANCE COMPANY.

## CALIFORNIA.

HOME OFFICE, No. 318 CALIFORNIA ST., SAN FRANCISCO.

(Incorporated February, 1861; commenced business February, 1861.)

L. L. BROMWELL, *President.* - - - - - W. H. C. FOWLER, *Secretary.*

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

### CAPITAL.

Capital stock paid.....\$300,000.

### ASSETS.

Real estate.....	\$106,000 00
Loans on bond and mortgage of real estate (first liens).....	16,506 27
Interest due on said mortgage loans.....	412 63

Total value of mortgaged premises.....	\$32,000 00
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### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States.....	\$50,000 00	\$68,500 00	
Oakland Gas Light & Heat Co.....	25,000 00	25,750 00	
Northern Pacific R. R.....	34,000 00	39,835 00	
Spring Valley Water.....	24,000 00	29,760 00	
Pacific Rolling Mill.....	8,000 00	8,240 00	
San Diego Gas and Electric Light.....	25,000 00	25,750 00	
STOCKS—			
Bank of California.....	27,200 00	78,880 00	
First National Bank.....	30,000 00	52,500 00	
Oakland Savings Bank.....	27,550 00	33,294 50	
Grangers' Bank.....	20,000 00	21,400 00	
California Wire Works.....	10,000 00	5,000 00	
Pacific Rolling Mills.....	20,000 00	20,000 00	
Safe Deposit & Trust Co.....	15,000 00	7,960 00	
Wells, Fargo & Co. Bank.....	20,000 00	27,400 00	
London, Paris & American Bank.....	20,000 00	35,000 00	
Oakland Gas Light & Heat Co.....	Nominal.	18,800 00	
Spring Valley Water Co.....	50,000 00	43,000 00	
Merced Security Savings Bank.....	Nominal.	7,000 00	
Contra Costa Water Co.....	Nominal.	27,800 00	
San Francisco Gas Light Co.....	16,000 00	8,800 00	
Totals (carried out at market value).....	\$421,750 00	\$574,489 50	574,489 50

Cash in company's principal office, \$24,519.21; cash in bank, \$362,473.47.....	386,992 68
Interest due and accrued on stocks, not included in "market value".....	312 97
Gross premiums in due course of collection.....	127,478 15
Bills receivable, not matured, taken for fire, marine, or inland risks.....	35,682 40

Aggregate amount of the assets of the company.....	\$1,247,874 60
Deduct special deposit in Oregon.....	50,000 00

Total admitted assets.....	\$1,197,874 60
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## LIABILITIES.

Amount of unpaid losses (of which \$6,880 are resisted).....		\$93,836 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$218,698 67	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	127,987 90	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	94,425 95	
Amount of reserve on all outstanding risks.....		446,052 52
Commissions and brokerage.....		6,397 70
Aggregate.....		\$546,286 22
Deduct liability on special deposit.....		10,449 76
Net liabilities (except capital stock).....		\$535,836 46
Surplus as regards policy-holders.....	\$653,088 14	
Capital stock.....	600,000 00	
Surplus over capital.....	\$63,088 14	

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$670,774 34	\$386,534 93
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	138,781 98	112,161 95
	\$532,042 41	\$173,372 97
Net amount of cash actually received for premiums.....		\$705,415 38
Interest received on bonds and mortgages.....		1,132 86
Interest and dividends received on bonds and stocks, and from all other sources.....		48,726 11
Income from all other sources, viz.: rents, \$600.00; investment profits, \$2,435.10; total.....		3,035 10
Bills and notes received during the year for premiums remaining unpaid (carried inside).....		\$35,682 40
Aggregate cash income.....		\$758,309 45

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$390,502 16	\$145,081 17
Net amount paid on losses (of which \$88,187.10 belonged to prior years).....		\$535,533 33
Cash dividends actually paid.....		36,000 00
Paid or allowed during the year for commissions and brokerage.....		127,627 14
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		50,697 92
Paid State, national and local taxes, in this and other States.....		18,699 30
All other payments, viz.: miscellaneous expenses.....		66,591 87
Aggregate cash expenditures.....		\$835,149 56

## MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31st, 1888.....	\$39,746,704	\$575,207 74	\$3,105,096	\$125,753 60
Written during the year.....	50,246,562	682,580 95	13,965,494	262,214 33
Total.....	\$89,993,266	\$1,257,788 69	\$16,470,590	\$387,967 93
Deduct expirations.....	39,147,159	532,184 96	13,452,681	249,358 18
In force at the end of the year.....	\$50,846,107	\$725,603 73	\$2,987,949	\$138,609 75
Deduct amount re-insured.....	3,900,664	61,996 56	881,295	44,188 80
Net amount in force December 31st, 1889.....	\$47,045,423	\$664,207 17	\$2,106,654	\$94,425 95

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$30,624,454	\$427,377 32	1-3	\$213,698 67
1888		164,707	2,097 58	1-4	524 36
1889	Two years,	898,876	4,310 89	3-4	3,233 18
1887		2,956,381	42,288 98	1-6	7,069 82
1888	Three years,	4,200,775	60,259 99	1-2	30,130 00
1889		5,487,226	79,423 59	5-6	66,196 31
1886		12,888	148 88	1-8	18 61
1887	Four years,	12,880	259 10	3-8	97 15
1888		78,200	946 40	5-8	591 50
1889		91,075	827 57	7-8	724 12
1885		826,780	5,580 47	1-10	556 06
1886		233,926	4,061 72	3-10	1,218 53
1887	Five years,	545,498	8,379 58	1-2	4,194 79
1888		768,964	11,232 62	7-10	7,862 88
1889		1,166,868	16,898 22	9-10	15,405 50
1887	Six years	5,000	60 00	7-10	85 00
1889	Seven years	10,500	129 35	12-14	120 11
Totals		\$47,045,423	\$664,207 17		\$351,626 57

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$7,147,454
Total amount of cash dividends declared since the company commenced business	1,253,200
Total amount of the company's stock owned by the directors at par value	71,100
Losses paid from organization to date	8,683,102
Dividends declared payable in stock from organization	50,000
Losses incurred during the year, fire, marine, and inland	541,182

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein.

Name States and Countries.	Deposits.	Liabilities.
Oregon	\$50,000 00	\$10,449 76

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken	\$1,124,459 00
Premiums received	20,999 52
Losses paid	15,866 42
Total losses incurred during the year in the State of Michigan	12,578 98

## CITIZENS' INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 156, BROADWAY, NEW YORK CITY.

(Incorporated April, 1886; commenced business, April, 1887.)

EDWARD A. WALTON, *President.* - - - - - FRANK M. PARKER, *Secretary.*

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

## CAPITAL.

Capital stock paid.....\$300,000.

## ASSETS.

Real estate	\$131,000 00
Loans on bond and mortgage of real estate (first liens)	74,000 00
Interest due \$60.00 and accrued, \$342.92 on said mortgage loans; total	402 92

Value of lands mortgaged.....	\$102,500 00
Buildings (insured for \$35,700).....	49,500 00
Total value of mortgaged premises.....	<u>\$152,000 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States 4 per cent registered bonds.....	\$150,000 00	\$189,750 00	
Lake Shore & Michigan Southern R. R. bonds.....	50,000 00	63,000 00	
Union Trust Company stock.....	10,000 00	67,500 00	
National Citizens' Bank stock.....	24,500 00	45,325 00	
National Bank of Commerce stock.....	10,000 00	19,500 00	
National Bank of the Republic stock.....	2,500 00	4,450 00	
Union Pacific R. R. Co. stock.....	20,000 00	13,600 00	
New York Central & Hudson River R. R. Co. stock.....	20,000 00	21,400 00	
Missouri, Kansas & Texas R. R. first mortgage 7 per cent bonds.....	15,000 00	16,575 00	
Missouri, Kansas & Texas R. R. Gen. Con. 6 per cent bonds.....	10,000 00	7,250 00	
Virginia bonds.....	10,000 00	850 00	
Consolidated Gas Company's stock.....	10,000 00	9,200 00	
Totals (carried out at market value).....	<u>\$382,000 00</u>	<u>\$458,400 00</u>	\$458,400 00

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$531,552.....	368,850 00
Cash in company's principal office, \$9,042.46; cash in bank, \$21,035.14.....	30,077 60
Interest due and accrued on stocks, not included in "market value".....	4,532 50
Interest due and accrued on collateral loans.....	505 58
Gross premiums in due course of collection.....	98,225 81
Rents due and accrued.....	<u>502 51</u>

Aggregate amount of the assets of the company.....	\$1,166,496 92
Deduct special deposits in other States.....	40,000 00
Total admitted assets.....	<u>\$1,126,496 92</u>

## LIABILITIES.

Amount of unpaid losses (of which \$3,696.66 are resisted).....	\$58,867 01
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$254,521 57
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	236,700 18
Deduct re-insurance paid.....	<u>\$491,211 70</u> 8,411 92
Amount of reserve on all outstanding risks.....	482,809 78
Cash dividends declared, due or to become due.....	178 85
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,400 00
Commissions and brokerage.....	19,645 16
Return premiums.....	<u>700 00</u>
Aggregate.....	\$563,600 80
Deduct liabilities on special deposits.....	5,649 08
Net liabilities (except capital stock).....	<u>\$557,951 72</u>

Surplus as regards policy-holders.....	\$568,545 20
Capital stock.....	300,000 00
Surplus over capital.....	<u>\$268,545 20</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$722,969 82	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	90,867 16	
Net amount of cash actually received for premiums.....		\$632,602 16
Interest received on bonds and mortgages.....		<u>4,402 92</u>

Interest and dividends received on bonds and stocks, and from all other sources.....	\$28,389 60
Income from all other sources, viz.: Rents.....	6,210 84
<b>Aggregate cash income .....</b>	<b>\$671,605 52</b>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$368,972 84
Deduct amounts actually received for salvages, \$7,081.71; re-insurance, \$5,877.82.....	12,909 53
<b>Net amount paid on losses (of which \$45,677.77 belonged to prior years).....</b>	<b>\$356,063 31</b>
Cash dividends actually paid.....	30,093 25
Paid or allowed during the year for commissions and brokerage.....	124,616 74
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	46,810 54
Paid State, National and local taxes, in this and other States.....	14,687 25
All other payments, viz.: Rents and miscellaneous expenses.....	90,895 04
<b>Aggregate cash expenditures.....</b>	<b>\$663,166 13</b>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$108,568,208	\$910,572 05
Written during the year.....		89,968,878	748,062 29
<b>Total.....</b>		<b>\$198,527,081</b>	<b>\$1,658,624 34</b>
Deduct expirations.....		81,121,826	702,751 28
<b>In force at the end of the year.....</b>		<b>\$115,405,253</b>	<b>\$950,873 11</b>
Deduct amount re-insured.....		1,825,414	16,823 84
<b>Net amount in force December 31st, 1889.....</b>		<b>\$113,579,839</b>	<b>\$934,049 27</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$55,825,620	\$509,043 14	1-2	\$254,521 57
1888.....	Two years, {	438,729	2,185 68	1-4	546 42
1889.....		551,152	2,562 20	3-4	1,921 05
1887.....	Three years, {	11,185,794	83,741 50	1-6	13,956 92
1888.....		17,490,375	110,595 55	1-2	55,297 78
1889.....	Three years, {	19,273,253	123,247 16	5-6	102,705 95
1890.....		79,075	330 94		330 94
1886.....	Four years, {	73,383	531 15	1-8	66 40
1887.....		133,392	937 17	3-8	851 44
1888.....		317,542	1,764 65	5-8	1,102 91
1889.....		123,007	1,196 71	7-8	1,047 13
1885.....	Five years, {	1,849,994	21,533 49	1-10	2,153 35
1886.....		1,724,246	19,395 98	3-10	5,313 79
1887.....		2,455,075	26,187 95	1-2	13,093 98
1888.....		1,961,902	22,757 02	7-10	15,929 91
1889.....		1,922,714	24,862 84	9-10	22,376 56
<b>Totals.....</b>		<b>\$115,405,253</b>	<b>\$950,873 11</b>		<b>\$491,221 70</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of company to date.....	\$11,316,472
Total amount of cash dividends declared since the company commenced business.....	1,820,550
Total amount of the company's stock owned by the director's at par value.....	71,500
Losses paid from organization to date.....	5,535,597
Losses incurred during the year, fire.....	832,188
Loaned to stockholders, not officers.....	52,000
Amount deposited in the various States and countries, which, under the laws thereof, is held <i>exclusively</i> for the protection of the policy-holders therein:	

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$25,000 00	\$1,706 65
Virginia.....	15,000 00	3,942 48
<b>Totals.....</b>	<b>\$40,000 00</b>	<b>\$5,649 08</b>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$1,215,528 00
Losses paid.....	17,636 52
Total losses incurred during the year in the State of Michigan.....	5,887 78
	5,497 11

## CITIZENS' INSURANCE COMPANY.

## PENNSYLVANIA.

## HOME OFFICE, PITTSBURGH.

(Incorporated March, 1849; commenced business March, 1850.)

WM. G. JOHNSTON, *President.* - - - - - J. R. SNIVELY, *Secretary.*

Attorney for Michigan, A. C. BLODGET, of Detroit.

## CAPITAL.

Capital Stock paid.....\$500,000.

## ASSETS.

Real estate.....	\$108,000 00
Loans on bond and mortgage of real estate (first liens).....	274,775 04
Interest due and accrued on said mortgage loans.....	5,735 88
Total value of mortgaged premises, buildings (insured for \$192,450).....	\$394,900

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
Allegheny Co. compromise bonds.....	\$1,000 00	\$1,300 00
Pittsburgh & Birmingham Passenger Railway bonds.....	1,500 00	1,675 00
Howard Sub. District School bonds.....	8,000 00	8,400 00
Sixth Ward District School bonds.....	5,000 00	6,450 00
German Evangelical Protestant Church bonds.....	5,000 00	5,875 00
Point Bridge bonds.....	4,500 00	4,900 00
Pittsburgh, New Castle & Lake Erie Railway bonds.....	8,000 00	9,200 00
H. C. Frick Coke Company bonds.....	10,000 00	10,250 00
100 shares First National Bank of Allegheny.....	10,000 00	16,000 00
100 " Safe Deposit Co., of Pittsburgh.....	5,000 00	6,300 00
10 " Eagle Cotton Mill Co., of Pittsburgh.....	1,000 00	350 00
15 " New York & Cleveland Gas Coal Co., of Pittsburgh.....	750 00	525 00
20 " Allegheny Insurance Co., of Pittsburgh.....	1,000 00	1,000 00
100 " Allegheny Bridge Co., of Pittsburgh.....	2,500 00	8,000 00
90 " Birmingham Insurance Co., of Pittsburgh.....	4,500 00	4,500 00
200 " Pittsburgh, McKeesport & Youngsborough Railway.....	10,000 00	12,000 00
25 " Monon Insurance Co., of Pittsburgh.....	1,250 00	1,250 00
84 " First National Bank, of Pittsburgh.....	8,400 00	14,250 00
183 " Marine National Bank, of Pittsburgh.....	13,300 00	18,800 00
125 " Citizens' National Bank, of Pittsburgh.....	6,250 00	8,000 00
240 " Allegheny National Bank, of Pittsburgh.....	10,000 00	12,000 00
165 " Duquesne National Bank, of Pittsburgh.....	16,500 00	27,225 00
155 " Third National Bank, of Pittsburgh.....	15,500 00	25,375 00
100 " Masonic Bank, of Pittsburgh.....	5,000 00	6,100 00
25 " Mechanics' National Bank, of Pittsburgh.....	1,250 00	2,875 00
100 " Metropolitan National Bank, of Pittsburgh.....	10,000 00	10,800 00
25 " German National Bank, of Allegheny.....	2,500 00	3,925 00
5 " Guarantee Co., of North America.....	250 00	250 00
60 " Merchants & Manufacturers' National Bank, of Pittsburgh.....	3,000 00	3,780 00
100 " Iron City National Bank, of Pittsburgh.....	8,000 00	14,720 00
55 " Exchange National Bank, of Pittsburgh.....	2,750 00	4,565 00
Totals (carried out at market value).....	\$181,700 00	\$244,970 00

244,970 00



Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$80,547.00.....	\$44,993 40
Cash in company's principal office, \$1,963.69; cash in bank, \$20,506.16.....	22,488 85
Interest due and accrued on stocks, not included in "market value".....	826 47
Gross premiums in due course of collection.....	26,748 00
Rents due and accrued.....	36 68

Aggregate amount of all the available assets of the company..... \$728,574 32

## LIABILITIES.

Amount of unpaid losses (of which \$4,652.27 are resisted)..... \$27,517 79

Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$102,780 90
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	71,456 88

Amount of reserve on all outstanding risks.....	174,187 37
Due and accrued for salaries, rent, advertising, or agency expenses.....	775 29
Commissions and brokerage.....	4,458 00

Aggregate liabilities (except capital stock)..... \$206,938 45

Surplus as regards policy-holders.....	\$531,635 87
Capital stock.....	500,000 00
Surplus over capital.....	<u>\$21,635 87</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$317,181 58
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	46,850 85
Net amount of cash actually received for premiums.....	\$270,330 68
Interest received on bonds and mortgages.....	10,500 54
Interest and dividends received on bonds and stocks, and from all other sources.....	15,736 13
Income from all other sources, viz.: rents.....	5,597 57
Aggregate cash income.....	<u>\$302,164 92</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$17,066.30 belonged to prior years).....	\$179,456 88
Paid or allowed during the year for commissions and brokerage.....	60,201 24
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	10,998 84
Paid State, national, and local taxes, in this and other States.....	9,723 80
All other payments and expenditures.....	15,565 30
Aggregate cash expenditures.....	<u>\$275,946 06</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$28,729,964	\$390,436 57
Written during the year.....	26,844,982	315,929 60
Total.....	\$55,574,946	\$646,366 17
Deduct expirations.....	26,392,548	297,566 52
In force at the end of the year.....	\$29,182,398	\$348,799 65
Deduct amount re-insured.....	710,000	8,732 44
Net amount in force December 31st, 1889.....	<u>\$28,472,398</u>	<u>\$340,067 21</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less.	\$15,972,266	\$205,461 99	1-2	\$102,730 99
1888		95,750	1,213 08	1-4	308 26
1887	Two years,	112,530	1,190 20	3-4	870 15
1886		3,114,901	34,845 79	1-6	5,807 68
1885	Three years,	3,372,257	31,553 44	1-2	15,776 72
1884		4,492,218	50,753 45	5-6	42,304 54
1883		18,000	129 20	1-8	16 15
1882	Four years,	31,534	301 46	3-8	113 04
1881		65,450	722 00	5-8	451 25
1880		121,780	1,113 76	7-8	1,075 92
1879		357,980	4,621 25	1-10	463 12
1878		409,218	4,709 37	8-10	1,412 79
1877	Five years,	23,040	298 59	1-2	149 29
1876		69,400	701 50	7-10	491 05
1875		217,900	2,477 13	9-10	2,229 47
Totals		\$28,472,269	\$340,067 21		\$174,187 87

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,123,785
Total amount of cash dividends declared since the company commenced business	679,000
Total amount of the company's stock owned by the directors at par value	86,650
Total amount loaned to officers and directors	26,950
Losses paid from organization to date	1,583,112
Losses incurred during the year, fire	189,908
Loaned to stockholders not officers	12,230

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$1,260,862 00
Losses paid	28,270 13
Total losses incurred during the year in the State of Michigan	13,550 74
	14,576 87

## COMMERCE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 57 STATE ST., ALBANY.

(Incorporated June 1, 1859; commenced business June 1, 1859.)

GARRET A. VAN ALLEN, President. - - - - RICHARD V. DE WITT, Secretary.

Attorney for Michigan, ALEXANDER A. SAENGER, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000.

## ASSETS.

Real estate (less \$5,000, the amount of incumbrances thereon)	\$70,000 00
Loans on bond and mortgage of real estate (first liens)	24,200 00
Value of lands mortgaged	\$25,200 00
Buildings (insured for \$25,200)	31,900 00
Total value of mortgaged premises	\$56,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds .....	\$110,000 00	\$138,800 00	
Stocks—			
National Commercial Bank, of Albany, N. Y. ....	15,000 00	37,500 00	
First National Bank, of Albany, N. Y. ....	15,000 00	27,000 00	
National Exchange Bank, of Albany, N. Y. ....	7,200 00	7,920 00	
Albany City National Bank, of Albany, N. Y. ....	7,000 00	7,000 00	
National Bank, of Cohoes, N. Y. ....	5,000 00	6,250 00	
South End Bank, of Albany, N. Y. ....	5,000 00	5,500 00	
Merchants' National Bank, of Albany, N. Y. ....	800 00	1,800 00	
Holland Trust Co., of New York, N. Y. ....	2,500 00	5,375 00	
Totals (carried out at market value) .....	\$187,500 00	\$286,745 00	\$236,745 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$5,940.00 .....	3,000 00
Cash in company's principal office, \$997.42; cash in bank, \$13,031.35 .....	14,028 77
Interest due and accrued on stocks, not included in "market value" .....	670 66
Interest due and accrued on collateral loans .....	33 50
Gross premiums in due course of collection .....	4,825 27
Rents due and accrued .....	298 33

Aggregate amount of all the available assets of the company .....

\$353,801 53

## LIABILITIES.

Amount of unpaid losses (of which \$1,000 are resisted) .....	\$14,100 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$42,197 59
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	28,405 23
Amount of reserve on all outstanding risks .....	70,602 82
Commissions and brokerage .....	830 63
Return premiums .....	221 74

Aggregate liabilities (except capital stock) .....

\$85,755 19

Surplus as regards policy-holders .....	\$268,046 34
Capital stock .....	200,000 00
Surplus over capital .....	\$88,046 34

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums .....	\$124,127 62	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	18,954 70	
Net amount of cash actually received for premiums .....	\$105,172 92	
Interest received on bonds and mortgages .....	1,052 73	
Interest and dividends received on bonds and stocks, and from all other sources .....	14,034 60	
Income from all other sources, viz.: rents .....	2,145 62	
Premiums from sale of \$100,000 U. S. bonds (carried inside) .....	\$31,500 00	
Aggregate cash income .....	\$122,405 87	

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses .....	\$101,843 16	
Deduct amounts actually received for salvages, \$260.48; re-insurance, \$5,875.81 .....	6,136 24	

Net amount paid on losses (of which \$12,368.79 belonged to prior years).....	\$95,706 92
Cash dividends actually paid.....	100,000 00
Paid or allowed during the year for commissions and brokerage.....	19,866 95
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	11,755 00
Paid State, National, and local taxes, in this and other States.....	7,686 55
All other payments, viz.: General expenses.....	6,454 48
Premiums paid on investments in bank stock (carried inside).....	\$860 00
<b>Aggregate cash expenditures.....</b>	<b>\$241,469 90</b>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$14,899,981	\$156,989 80
Written during the year.....	12,501,854	128,962 89
<b>Total.....</b>	<b>\$27,401,785</b>	<b>\$285,892 69</b>
Deduct expirations.....	12,896,877	135,075 98
<b>In force at the end of the year.....</b>	<b>\$14,505,408</b>	<b>\$150,816 76</b>
Deduct amount re-insured.....	1,142,427	11,121 26
<b>Net amount in force December 31st, 1889.....</b>	<b>\$13,362,981</b>	<b>\$139,695 50</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less.....	\$8,015,421	\$84,895 18	1-2	\$42,197 59
1888	Two years, {	12,021	110 99	1-4	27 75
1889		19,550	172 90	3-4	129 67
1887	Three years, {	1,868,987	13,552 80	1-6	2,254 80
1888		1,595,244	13,738 82	1-2	6,869 41
1889		1,571,652	15,420 21	5-6	12,850 17
1886		16,400	164 00	1-8	20 50
1887	Four years, {	10,500	120 20	3-8	45 07
1888		20,650	211 62	5-8	132 25
1889		15,800	154 25	7-8	134 96
1886		157,868	1,965 10	1-10	196 51
1887	Five years, {	218,826	2,795 85	3-10	884 75
1888		176,288	2,249 68	1-2	1,124 84
1889		169,308	1,935 51	7-10	1,354 86
1886		193,441	2,681 39	9-10	2,413 25
1886	Six years.....	1,000	27 00		8 44
<b>Totals.....</b>		<b>\$13,362,981</b>	<b>\$139,695 50</b>		<b>\$70,602 82</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,332,091
Total amount of cash dividends declared since the company commenced business.....	764,000
Total amount of the company's stock owned by the directors at par value.....	39,725
Losses paid from organization to date.....	2,895,112
Losses incurred during the year, fire.....	93,985

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$540,342 00
Premiums received.....	7,013 35
Losses paid.....	2,183 61
Total losses incurred during the year in the State of Michigan.....	1,567 70

## COMMONWEALTH INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 30 NASSAU ST., NEW YORK CITY.

(Incorporated August 23, 1886; commenced business September 15, 1886.)

M. M. BELDING, *President*. - - - - - CHAS. S. BARTOW, *Secretary*.

Attorney for Michigan, L. N. PITMAN, of Detroit.

## CAPITAL.

Capital stock paid..... \$500,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$56,000 00
Interest accrued on said mortgage loans.....	477 08
Value of lands mortgaged.....	\$58,500 00
Buildings (insured for \$339,800).....	58,500 00
Total value of mortgaged premises.....	\$115,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States registered bonds.....	\$125,000 00	\$157,500 00	
United States legal tender notes.....	60,000 00	60,000 00	
New York City Additional Water stock.....	125,000 00	181,531 25	
New York City Registered Consolidated stock.....	150,000 00	152,250 00	
United N. J. R. R. & Canal Co. stock.....	8,300 00	7,425 00	
Merchants' National Bank, N. Y. stock.....	2,500 00	4,000 00	
Bank of Commerce, N. Y., stock.....	2,500 00	4,925 00	
Bank of America, N. Y., stock.....	2,500 00	5,050 00	
Central National Bank, N. Y., stock.....	1,000 00	1,450 00	
Bowery National Bank, N. Y., stock.....	5,000 00	13,500 00	
German American Bank, N. Y., stock.....	3,750 00	4,887 50	
New York Produce Exchange Bank stock.....	5,000 00	5,650 00	
Totals (carried out at market value).....	\$485,550 00	\$548,118 75	548,118 75

Cash in Company's principal office, \$1,304.00; cash in bank, \$14,872.70...	16,176 70
Interest due and accrued on stocks, not included in "market value" \$2,185.00; on balances in banks, \$179.36.....	2,364 36
Gross premiums in due course of collection.....	29,923 24
Due from other companies for re-insurance on losses already paid.....	241 40

Aggregate amount of all the available assets of the Company..... \$653,301 53

## LIABILITIES.

Amount of unpaid losses.....	\$17,200 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$99,264 48
Re-insurance reserve pro rata on fire risks running more than one year.....	11,583 54
Amount of reserve on all outstanding risks.....	110,828 02
Interest due to scrip-holders.....	111 96
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,500 00
Commissions and brokerage.....	1,859 95
Return premiums.....	1,405 44

Aggregate liabilities (except capital stock)..... \$132,905 37

Surplus as regards policy-holders.....	\$520,596 16
Capital stock.....	500,000 00
Surplus over capital.....	<u>\$20,596 16</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$233,083 64
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	<u>29,494 84</u>
Net amount of cash actually received for premiums.....	\$208,588 80
Interest received on bonds and mortgages.....	3,978 21
Interest and dividends received on bonds and stocks, and from all other sources.....	16,280 23
Income from all other sources, viz.: Profit and loss.....	<u>107 40</u>
Aggregate cash income.....	<u><u>\$228,954 64</u></u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$210,795 67
Deduct amounts actually received for salvages, \$760.87; re-insurance, \$729.32.....	<u>1,489 99</u>
Net amount paid on losses (of which \$11,255.01 belonged to prior years).....	\$209,305 68
Cash dividends actually paid.....	30,000 00
Interest paid to scrip-holders.....	272 82
Paid or allowed during the year for commissions and brokerage.....	13,397 82
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	27,657 69
Paid State, national, and local taxes, in this and other States.....	4,628 55
All other payments, viz.: Rents and general expenses.....	<u>13,114 87</u>
Aggregate cash expenditures.....	<u><u>\$298,377 43</u></u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$19,610,777	\$201,554 61
Written during the year.....		27,088,010	248,531 18
Total.....		<u>\$46,698,787</u>	<u>\$450,085 77</u>
Deduct expirations.....		24,792,363	229,706 87
In force at the end of the year.....		\$21,906,424	\$220,378 90
Deduct amount re-insured.....		128,084	641 75
Net amount in force December 31st, 1889.....		<u>\$21,780,890</u>	<u>\$219,787 15</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$19,480,339	\$198,522 95	1-2	\$99,264 48
1890.....	Two years, {	149,500	1,841 55	1-4	460 39
1889.....		108,250	873 71	3-4	655 28
1897.....	Three years, {	644,408	4,697 24	1-6	782 88
1896.....		804,355	2,268 96	1-2	1,131 96
1899.....	Four years, {	289,234	3,015 87	5-6	2,513 22
1898.....		88,500	881 96	5-8	288 72
1899.....	Five years, {	52,885	441 97	7-8	886 72
1897.....		267,795	2,883 02	1-2	1,191 51
1896.....		275,908	2,875 95	7-10	2,013 16
1899.....		228,320	2,432 98	9-10	2,189 68
Totals.....		<u>\$21,780,890</u>	<u>\$219,787 15</u>		<u>\$110,828 02</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the Company to date.....	\$661 241
Total amount of <i>cash</i> dividends declared since the Company commenced business.....	36 000
Total amount of the Company's stock owned by Directors at par value.....	95,000
Losses paid from organization to date.....	351,540
Losses incurred during the year, fire.....	216,365

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i> \$190,500 00
Premiums received.....	1,963 78

## CONCORDIA FIRE INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, MILWAUKEE.

(Incorporated March 7, 1870; commenced business March 22, 1870.)

J. H. INBUSCH, *President.* - - - - - GUSTAV WOLLAEGER, *Secretary.*

Attorney for Michigan, EBER WARD, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$324,405 00
Interest accrued on said mortgage loans.....	3,534 98
Value of lands mortgaged.....	\$520,550 00
Buildings (insured for \$188,700).....	478,500 00
Total value of mortgaged premises.....	\$999,050 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
New Holstein town bonds.....	\$30,000 00	\$30,000 00	
Schleswig town bonds.....	10,000 00	10,000 00	
Cook county, Ill., bonds.....	5,000 00	5,125 00	
Chicago river improvement bonds.....	7,000 00	7,475 00	
Chicago water loan bonds.....	8,000 00	8,400 00	
Chicago sewerage loan bonds.....	25,000 00	25,625 00	
Cincinnati city bonds.....	40,000 00	44,000 00	
Washington county, Ill., bonds.....	15,000 00	15,000 00	
Totals (carried out at market value).....	\$140,000 00	\$145,625 00	145,625 00

Cash in company's principal office, \$1,955.94; cash in bank, \$29,987.85....	31,943 79
Interest due and accrued on stocks, not included in "market value".....	2,652 77
Gross premiums in due course of collection.....	36,005 43

Aggregate amount of all the available assets of the company .....\$544,166 97

## LIABILITIES.

Amount of unpaid losses (of which \$2,762.00 are resisted).....	\$14,960 20
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$121 284 79
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	149,711 87

Amount of reserve on all outstanding risks.....	\$270,996 66
Commissions and brokerage.....	6,201 08
<b>Aggregate liabilities (except capital stock).....</b>	<b>\$292,157 94</b>
Surplus as regards policy-holders.....	\$252,009 08
Capital stock.....	200,000 00
<b>Surplus over capital.....</b>	<b>\$52,009 08</b>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$421,561 84
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	66,377 10
<b>Net amount of cash actually received for premiums.....</b>	<b>\$355,184 74</b>
Interest received on bonds and mortgages.....	20,198 81
Interest and dividends received on bonds and stocks, and from all other sources.....	8,500 00
<b>Aggregate cash income.....</b>	<b>\$383,883 55</b>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$266,862 51
Deduct amounts actually received for salvages, \$1,214.68; re-insurance, \$9,861.62.....	11,076 30
<b>Net amount paid on losses (of which \$27,690.51 belonged to prior years).....</b>	<b>\$255,786 21</b>
Cash dividends actually paid.....	14,000 00
Paid or allowed during the year for commissions and brokerage.....	81,399 12
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	22,571 66
Paid State, national, and local taxes, in this and other States.....	9,160 48
All other payments, viz.: general expenses.....	30,126 14
<b>Aggregate cash expenditures.....</b>	<b>\$413,043 61</b>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$45,576,808	\$596,606 66
Written during the year.....		33,513,633	413,704 96
<b>Total.....</b>		<b>\$79,090,441</b>	<b>\$1,000,308 62</b>
Deduct expirations.....		34,500,493	447,696 53
<b>In force at the end of the year.....</b>		<b>\$44,589,948</b>	<b>\$552,612 09</b>
Deduct amount re-insured.....		1,525,993	20,136 21
<b>Net amount in force December 31st, 1889.....</b>		<b>\$43,063,955</b>	<b>\$532,475 88</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$18,600,726	\$242,589 57	1-2	\$121,284 79
1888.....	Two years,.....	66,390	714 44	1-4	178 61
1889.....		46,457	468 44	3-4	351 31
1887.....	Three years,.....	6,207,673	71,020 45	1-6	11,886 74
1888.....		6,978,452	78,388 61	1-2	39,191 80
1889.....	Four years,.....	7,268,724	81,369 83	5-6	67,907 36
1888.....		23,705	267 56	1-8	33 44
1887.....	Five years,.....	9,981	165 72	3-8	62 15
1888.....		9,100	101 11	5-8	63 19
1889.....	Six years,.....	12,967	100 59	7-8	88 02
1888.....		523,891	7,642 91	1-10	784 29
1887.....	Seven years,.....	766,585	11,682 16	3-10	3,489 49
1889.....		1,004,162	15,197 39	1-2	7,584 70
1888.....	Eight years,.....	737,134	10,760 12	7-10	7,532 06
1889.....		806,068	11,882 96	9-10	10,694 69
<b>Totals.....</b>		<b>\$43,063,955</b>	<b>\$532,475 88</b>		<b>\$270,996 66</b>



## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$2,449,851
Total amount of <i>cash</i> dividends declared since the company commenced business.....	125,667
Total amount of the company's stock owned by the directors at par value.....	144,300
Losses paid from organization to date.....	1,351,578
Losses incurred during the year, fire.....	248,056
Amount deposited in different States and countries for the security of <i>all</i> the company's policy-holders.....	25,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889:

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$1,604,088 00
Losses paid.....	24,894 62
Total losses incurred during the year in the State of Michigan.....	11,628 54
	10,924 75

## CONNECTICUT FIRE INSURANCE COMPANY.

## CONNECTICUT.

## HOME OFFICE, HARTFORD.

(Incorporated June, 1850; commenced business July, 1850.)

J. D. BROWNE, *President*, - - - - - CHARLES R. BURT, *Secretary*.

Attorney for Michigan, CHARLES F. PELTZER, of Detroit.

## CAPITAL.

Capital stock paid ..... \$1,000,000

## ASSETS.

Real estate.....	\$87,550 00
Loans on bond and mortgage of real estate (first liens).....	724,000 00
Value of lands mortgaged.....	\$955,725 00
Buildings.....	902,200 00
Total value of mortgaged premises.....	\$1,857,925 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
United States Registered 4 per cent Consols.....	\$85,000 00	\$107,100 00
Dominion of Canada, 4 per cent.....	100,000 00	106,000 00
State of Georgia, 4½ per cent.....	25,000 00	27,500 00
City of Hartford.....	15,000 00	15,750 00
City of New Britain.....	15,000 00	15,750 00
City of Middletown, 7's.....	10,000 00	10,600 00
City of Middletown, 6's.....	10,000 00	10,600 00
City of Toledo, Ohio.....	10,000 00	10,500 00
City of Erie, Pennsylvania.....	10,000 00	10,300 00
Cass County, Dakota.....	13,000 00	13,000 00
Wapello County, Iowa.....	10,000 00	10,000 00
Coffey County, Kansas.....	10,000 00	10,000 00
Tiffin, Ohio, Gas Company.....	14,000 00	14,000 00
Minneapolis Gas Light Company.....	25,000 00	26,250 00
Traders' Safe and Trust Company, Chicago.....	10,000 00	10,000 00
Michigan Central Railroad Company.....	20,000 00	25,000 00
Quincy, Alton & St. Louis Railroad Company.....	49,000 00	49,000 00
New York, New Haven & Hartford Railroad Co., <i>Guaranteed</i> .....	40,000 00	50,800 00
Broadway & Seventh Avenue Railroad Company.....	20,000 00	21,200 00

Bonds—	Par Value.	Market Value.	
Dayton & Michigan Railroad Company.....	\$25,000 00	\$26,750 00	
Chicago, Burlington & Quincy Railroad Company.....	7,000 00	6,440 00	
Detroit, Lansing & Northern Railroad Co., Guaranteed.....	2,000 00	2,000 00	
Grand Rapids, Detroit & Lansing Railroad Co., Guaranteed.....	8,000 00	8,000 00	
New York & New England Railroad Company.....	50,000 00	55,000 00	
Helena, Montana, Sewerage.....	17,000 00	17,598 00	
Central Safety Deposit Company, Chicago.....	25,000 00	25,625 00	
Chamber of Commerce Safety Vault Company, Chicago.....	10,000 00	10,200 00	
Northwestern Telegraph Company.....	10,000 00	11,250 00	
Stock—			
Chicago, Burlington & Quincy Railroad Company.....	60,000 00	73,140 00	
Chicago & Northwestern Railroad Company.....	15,000 00	16,850 00	
New York, New Haven & Hartford Railroad Company.....	24,000 00	57,600 00	
Pittsburgh, Fort Wayne & Chicago Railroad Company.....	30,000 00	45,000 00	
Boston & Albany Railroad Company.....	11,400 00	28,940 00	
New York Central & Hudson River Railroad Company.....	30,000 00	32,100 00	
Detroit, Lansing & Northern Railroad Company, preferred.....	20,000 00	8,000 00	
Chicago, Rock Island & Pacific Railroad Company.....	22,000 00	21,940 00	
Importers & Traders' National Bank, New York.....	31,000 00	155,000 00	
Farmers & Mechanics' National Bank, Hartford.....	12,500 00	12,750 00	
National Exchange Bank, Hartford.....	20,600 00	24,720 00	
Hartford National Bank, Hartford.....	30,000 00	45,000 00	
First National Bank, Hartford.....	18,500 00	19,055 00	
Etna National Bank, Hartford.....	10,000 00	10,500 00	
Phoenix National Bank, Hartford.....	15,000 00	18,000 00	
Charter Oak National Bank, Hartford.....	9,300 00	9,438 00	
Mercantile National Bank, Hartford.....	10,000 00	8,500 00	
Connecticut Trust & Safe Deposit Company, Hartford.....	4,500 00	6,300 00	
First National Bank, Minneapolis, Minn.....	18,700 00	23,890 00	
Second National Bank, New Haven, Conn.....	2,300 00	2,970 00	
Northwestern Telegraph Company, Guaranteed.....	25,000 00	25,000 00	
Totals (carried out at market value).....	\$1,066,700 00	\$1,838,641 00	\$1,338,641 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$8,900.....	4,300 00
Cash in company's principal office, \$501.19; cash in bank, \$92,883.33.....	93,384 52
Net premiums in due course of collection.....	99,817 47
Aggregate amount of the assets of the company.....	\$2,347,692 99
Deduct special deposits in other States.....	219,100 00
Total admitted assets.....	\$2,128,592 99

## LIABILITIES.

Amount of unpaid losses (of which \$12,576.43 are resisted).....	\$80,274 05
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$372,279 45
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	\$72,884 53
Amount of reserve on all outstanding risks.....	745,163 98
Aggregate.....	\$825,438 03
Deduct liabilities on special deposits.....	60,100 00
Net liabilities (except capital stock).....	\$765,338 03
Surplus as regards policy-holders.....	\$1,363,254 96
Capital stock.....	1,000,000 00
Surplus over capital.....	\$363,254 96

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On Fire Risks.	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	\$1,275,442 56	
	206,911 52	
Net amount of cash actually received for premiums.....	\$1,069,531 04	
Interest received on bonds and mortgages.....	37,574 54	
Interest and dividends received on bonds and stocks, and from all other sources.....	60,698 01	
Aggregate cash income.....	\$1,167,803 59	

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire and tornado losses (of which \$85,287.54 belonged to prior years).....	\$664,420 16
Cash dividends actually paid.....	80,000 00
Paid or allowed during the year for commissions and brokerage.....	182,261 34
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	95,431 34
Paid State, national, and local taxes, in this and other States.....	24,875 51
All other payments, viz.: general expenses.....	84,324 51
<b>Aggregate cash expenditures.....</b>	<b>\$1,131,312 86</b>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire and Tornado Risks.</i>	<i>Premiums Thereon.</i>
In force on the 31st day of December of the preceding year.....	\$109,120,083	\$1,838,402 58
Written or renewed during the year.....	104,121,668	1,275,442 56
<b>Total.....</b>	<b>\$213,241,751</b>	<b>\$2,613,845 14</b>
Deduct those expired and marked off as terminated.....	97,848,904	1,182,121 80
<b>In force at the end of the year.....</b>	<b>\$115,392,847</b>	<b>\$1,431,723 34</b>
Deduct amount re-insured.....		
<b>Net amount in force.....</b>	<b>\$115,392,847</b>	<b>\$1,431,723 34</b>
<i>Recapitulation.</i>		
In force having from date of policy.....		
Not more than one year to run.....	\$56,006,846	\$744,558 90
More than one year and not more than three years to run.....	39,413,484	425,998 14
More than three years to run.....	19,978,082	261,166 30
Perpetual risks in force, and interest premiums thereon.....	None.	None.
<b>Net amounts in force December 31st, 1899.....</b>	<b>\$115,392,847</b>	<b>\$1,431,723 34</b>

## RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1899.....	One year or less.....	\$56,006,846	\$744,558 90	1-2	\$372,279 45
1898.....	Two years,.....	198,706	1,768 06	1-4	442 01
1897.....		166,091	1,775 92	3-4	1,331 94
1896.....	Three years,.....	11,478,970	123,798 82	1-6	20,632 30
1895.....		13,121,546	140,000 69	1-2	70,000 35
1894.....	Four years,.....	14,458,151	158,659 65	5-6	181,816 37
1893.....		117,880	1,142 63	1-8	142 88
1892.....	Five years,.....	169,353	1,478 28	3-8	554 36
1891.....		220,289	2,185 88	5-8	1,384 90
1890.....	.....	228,479	2,300 91	7-8	2,018 30
1889.....		2,855,420	36,068 82	1-10	3,806 88
1888.....	.....	2,790,199	38,806 10	3-10	11,492 43
1887.....		3,924,105	51,787 20	1-2	25,888 60
1886.....	.....	4,466,295	57,674 04	7-10	40,371 82
1885.....		5,211,512	70,280 49	9-10	63,261 44
<b>Totals.....</b>		<b>\$115,392,847</b>	<b>\$1,431,723 34</b>		<b>\$745,168 98</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$11,161,200
Total amount of cash dividends declared since the company commenced business.....	1,505,000
Total amount of the company's stock owned by the directors at par value.....	61,700
Total amount loaned to directors.....	8,900
Losses paid from organization to date.....	6,273,718
Losses incurred during the year, fire.....	634,379
Loaned to stockholders not officers.....	6,900

Amount deposited in various states and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name, States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$100,000 00	\$39,300 00
Oregon.....	50,000 00	9,900 00
Georgia.....	25,000 00	11,500 00
Virginia.....	44,100 00	9,500 00
<b>Totals.....</b>	<b>\$219,100 00</b>	<b>\$60,100 00</b>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$3,788,048 00
Losses paid.....	57,068 68
Total losses incurred during the year in the State of Michigan.....	10,737 77
	11,081 29

## CONTINENTAL INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 100 &amp; 102 BROADWAY, NEW YORK CITY.

(Incorporated November, 1882; commenced business January, 1883.)

F. C. MOORE, *President.*CYRUS PECK, *Secretary.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

## CAPITAL.

Capital Stock paid.....\$1,000,000

## ASSETS.

Real estate.....	\$684,250 00
Loans on bond and mortgage of real estate (first liens).....	165,810 00
Interest accrued on said mortgage loans.....	3,308 75
Value of lands mortgaged.....	\$225,400 00
Buildings (insured for \$212,675).....	241,450 00
Total value of mortgaged premises.....	\$466,850 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par Value.	Market Value.
American Exchange National Bank.....	\$25,000 00	\$37,500 00
Bank of America.....	6,800 00	13,500 00
Bowery Bank.....	5,000 00	12,500 00
Mechanics' National Bank.....	30,000 00	60,000 00
Mercantile National Bank.....	25,000 00	50,000 00
Merchants' National Bank.....	17,500 00	26,250 00
Nassau Bank.....	5,000 00	7,500 00
Phoenix National Bank.....	7,840 00	10,688 00
Central Trust Company.....	20,000 00	160,000 00
New York & Harlem R. R. Company.....	190,000 00	\$18,500 00
New York Central & Hudson River R. R. Company.....	150,000 00	159,000 00
BONDS—		
Atlantic & Gulf R. R. Company.....	41,000 00	46,740 00
California Southern R. R. Company.....	50,000 00	50,000 00
Cedar Rapids, Iowa Falls & N. W. Railway Company.....	50,000 00	48,000 00
Central R. R. & Banking Company of Georgia.....	100,000 00	106,000 00
Chicago, R. I. & Pacific R. R. Company.....	100,000 00	104,000 00
Chicago, Milwaukee & St. Paul Railway Company.....	50,000 00	57,500 00
Chicago & Northwestern Railway Company.....	50,000 00	57,500 00
Chicago, St. Paul, Minneapolis & Omaha R'y Company.....	100,000 00	120,000 00
Columbia & Greenville R. R. Company.....	50,000 00	51,000 00
Elmira, Cortland & Northern R. R. Company.....	50,000 00	55,000 00
Essex Railway Company, Consolidated.....	50,000 00	67,500 00
Georgia, Carolina & Northern Railway Company.....	25,000 00	26,000 00
Grand Rapids, Lansing & Detroit R. R. Company.....	50,000 00	47,500 00
Indianapolis, Bloomington & Western R'y Company.....	185,000 00	156,800 00
Kentucky Central Railway Company.....	50,000 00	42,000 00
Midland R. R. Company of New Jersey.....	50,000 00	57,000 00

## BONDS—

BONDS—	Par Value.	Market Value.
Mil., L. S. & Western Railway Company .....	\$100,000 00	\$123,000 00
Morris & Essex R. R. Company .....	70,000 00	70,000 00
New York Central & Hudson River Railway Company .....	50,000 00	55,000 00
New York, Lackawanna & Western Railway Company .....	50,000 00	65,000 00
New York, Lake Erie & Western R. R. Company .....	50,000 00	52,500 00
Raleigh & Augusta Air Line R. R. Company .....	50,000 00	55,000 00
Richmond & Danville R. R. Company .....	50,000 00	57,500 00
St. Paul, Minneapolis & Manitoba Railway .....	100,000 00	118,000 00
Alabama New, Class "A" .....	10,000 00	10,000 00
Georgia .....	25,000 00	26,250 00
South Carolina Consolidated "Brown" .....	12,000 00	12,000 00
U. S. Registered 6 per cent Bonds, Currency .....	757,000 00	946,880 00
"  "               +               Coupon .....	100,000 00	126,000 00
<b>New York City Registered.....</b>	<b>47,000 00</b>	<b>49,850 00</b>
<b>Totals (carried out at market value) .....</b>	<b>\$2,874,040</b>	<b>\$3,711,086 00</b>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$120,000	40,000	00
Cash in company's principal office, \$27,451.12; cash in bank, \$249,548.83	276,999	95
Interest due and accrued on stocks, not included in "market value"	28,600	20
Interest due and accrued on collateral loans	1,381	64
Gross premiums in due course of collection	190,614	70
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	107,955	17
Rents due and accrued	7,787	50

Aggregate amount of the assets of the company.....	\$5,217,773 91
Deduct special deposit in Georgia.....	25,000 00

<b>Total admitted assets</b> -----	<b>\$5,192,773 91</b>
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**LIABILITIES.**

Amount of unpaid losses (of which \$35,335.00 are resisted)..... \$182,584 26

Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$741,298 52
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,729,104 72

Amount of reserve on all outstanding risks.....	2,470,343	24
Unpaid principal on scrip, \$32,335.00; interest due to scrip-holders, \$6,252.96.....	38,587	96
Cash dividends declared, due or to become due.....	1,309	00
Commissions and brokerage.....	53,245	56

Aggregate liabilities (except capital stock)-----	\$2,746,070 02
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Surplus as regards policy-holders.....	\$2,446,708 89
Capital stock.....	1,000,000 00
Surplus over capital.....	\$1,446,708 89

**INCOME DURING THE YEAR.**

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums.....	\$2,401,377 95	\$8,918 04	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	206,310 33		
	\$2,195,067 62	\$8,918 04	
Net amount of cash actually received for premiums.....			\$2,203,985 66
Interest received on bonds and mortgages.....			9,494 46
Interest and dividends received on bonds and stocks, and from all other sources.....			188,094 76
Income from all other sources, viz.: rents.....			37,873 54
Aggregate cash income.....			\$2,439,448 42

### EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$1,336,298 99	\$6,132 46
Deduct amounts actually received for salvage, \$7,306.13; re-insurance, \$48,080.56.....	54,817 13	569 56
	<u>\$1,281,476 86</u>	<u>\$5,562 90</u>

Net amount paid on losses (of which \$190,339.59 belonged to prior years)	\$1,287,039 76
Cash dividends actually paid	139,440 50
Interest paid to scrip-holders	1,753 94
Scrip, or certificate of profits redeemed in cash	438,725 31
Paid or allowed during the year for commissions and brokerage	261,618 64
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	48,772 43
Paid State, national, and local taxes, in this and other States	156,630 74
All other payments, viz.: Rents and miscellaneous expenses	
Aggregate cash expenditures	\$2,333,981 32

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888	\$544,886,098	\$5,181,090 03
Written or renewed during the year	276,802,899	2,424,809 88
Totals	\$821,688,997	\$7,555,899 86
Deduct expirations	290,407,421	2,488,285 97
In force at the end of the year	\$531,281,076	\$5,117,663 89
Deduct amount re-insured	7,988,806	65,906 82
Net amount in force December 31, 1889	\$523,292,270	\$5,051,667 57

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less	\$175,568,647	\$1,482,477 04	1-2	\$741,238 52
1888		1,164,712	8,854 54	1-4	968 68
1889	Two years,	967,867	8,788 47	8-4	2,841 86
1887		55,291,096	402,863 98	1-6	67,080 66
1888		56,477,504	408,941 34	3-6	201,970 62
1889	Three years,	60,464,474	447,269 79	5-6	872,724 88
1886		7,946,702	81,753 48	1-8	10,219 19
1887		4,784,617	50,348 82	3-8	18,880 61
1888	Four years,	989,559	9,499 47	5-8	5,987 19
1889		742,275	5,245 97	7-8	4,590 23
1886		36,848,986	517,729 59	1-10	51,772 96
1888		31,545,288	422,067 14	3-10	126,626 14
1887	Five years,	28,676,638	378,969 88	5-10	189,499 92
1888		30,322,118	408,021 22	7-10	282,114 87
1889		31,082,695	434,715 87	9-10	891,243 83
Various years—More than 5 years		532,100	4,572 17	Pro rata.	2,658 69
Totals		\$523,292,270	\$5,051,667 57		\$2,470,343 24

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$44,895,562
Total amount of cash dividends declared since the company commenced business	4,610,247
Total amount of the company's stock owned by the directors at par value	152,800
Total amount loaned to officers and directors	41,000
Losses paid from organization to date	24,879,182
Losses incurred during the year, fire	1,260,798
Loaned to stockholders, not officers	40,000

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>
Georgia	\$25,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken	\$3,912,588 00
Premiums received	62,806 02
Losses paid	46,598 19
Total losses incurred during the year in the State of Michigan.	41,206 02

## COOPER INSURANCE COMPANY.

OHIO.

HOME OFFICE, DAYTON.

(Incorporated January, 1887; commenced business January 22, 1887.)

D. E. MEAD, *President.* - - - - - CHAS. W. SCHENK, *Secretary.*

Attorney for Michigan, BRYON D. SMALLEY, of Detroit.

## CAPITAL.

Capital Stock paid.....\$100,000

## ASSETS.

Real estate.....	\$353 93
Loans on bond and mortgage of real estate (first liens).....	40,171 61
Interest accrued on said mortgage loans.....	881 18
Total value of mortgaged premises.....	<u>\$147,700 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States.....	\$25,000 00	\$31,750 00	
New Carlisle, Ohio.....	1,500 00	1,500 00	
STOCKS—			
Merchants' National Bank, Dayton, Ohio.....	11,800 00	18,560 00	
Dayton National Bank, Dayton, Ohio.....	10,200 00	16,830 00	
Fourth National Bank, Dayton, Ohio.....	4,000 00	4,900 00	
Tentonia National Bank, Dayton, Ohio.....	1,500 00	1,575 00	
Union Safe Deposit Company, Dayton, Ohio.....	1,000 00	1,200 00	
Merchants' National Bank, Cincinnati, Ohio.....	15,000 00	20,850 00	
Third National Bank, Piqua, Ohio.....	10,000 00	11,000 00	
First National Bank, Plymouth, Ohio.....	2,700 00	4,725 00	
Fourth National Bank, Grand Rapids, Michigan.....	15,300 00	17,595 00	
Fifth Street Railroad Company, Dayton, Ohio.....	9,550 00	10,505 00	
Home Avenue Railroad Company, Dayton, Ohio.....	5,450 00	5,995 00	
Richmond & Miami Railroad, Indiana.....	5,000 00	8,500 00	
Dayton Hydraulic Company, Dayton, Ohio.....	900 00	1,350 00	
Totals (carried out at market value).....	<u>\$118,700 00</u>	<u>\$156,735 00</u>	156,735 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$84,500.....	36,000 00
Cash in company's principal office, \$5,464.23; cash in bank, \$14,476.25.....	19,940 48
Interest due and accrued on stocks, not included in "market value".....	1,043 83
Interest due and accrued on collateral loans.....	295 16
Net Premiums in due course of collection.....	15,300 07
Bills receivable, <i>not matured</i> , taken for fire risks.....	1,140 65

Aggregate amount of all the available assets of the company.....\$271,861 91

## LIABILITIES.

Amount of unpaid losses.....	\$9,835 20
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$36,534 69
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	49,156 53
Amount of reserve on all outstanding risks.....	85,691 22
Aggregate liabilities (except capital stock).....	<u>\$95,526 42</u>

Surplus as regards policy-holders.....	\$176,335 49
Capital stock.....	100,000 00
Surplus over capital.....	<u>\$76,335 49</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$161,853 31	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	41,188 10	
Net amount of cash actually received for premiums.....		\$120,667 21
Interest received on bonds and mortgages.....		2,711 26
Interest and dividends received on bonds and stocks, and from all other sources.....		8,547 83
Aggregate cash income.....		<u>\$131,926 30</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$63,288 74	
Deduct amounts actually received for re-insurance.....	16,807 00	
Net amount paid on losses (of which \$5,052.36 belonged to prior years)...		\$51,481 74
Cash dividends actually paid.....		10,000 00
Paid or allowed during the year for commissions and brokerage.....		23,142 67
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		12,273 08
Paid State, national and local taxes, in this and other States.....		3,183 31
All other payments and expenditures.....		24,089 89
Aggregate cash expenditures.....		<u>\$124,170 69</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$13,480,284	\$168,080 26
Written during the year.....		14,301,433	165,889 47
Total.....		\$27,781,717	\$333,969 78
Deduct expirations.....		11,787,093	140,188 08
In force at the end of the year.....		\$15,994,019	\$193,781 65
Deduct amount re-insured.....		2,249,145	27,033 54
Net amount in force December 31st, 1889.....		\$13,744,874	\$166,728 11

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$5,346,904	\$73,069 37	1-2	\$36,534 69
1887.....	Three years, {	1,714,302	18,857 32	1-6	3,142 89
1888.....		1,865,195	19,639 48	1-2	9,819 74
1889.....		2,134,442	22,667 84	5-6	18,889 45
1885.....	Five years, {	426,904	5,386 29	1-10	533 68
1886.....		518,355	5,906 42	3-10	1,771 98
1887.....		536,759	6,709 49	1-2	3,354 74
1888.....		564,891	7,220 02	7-10	5,054 01
1889.....		637,122	7,322 38	9-10	6,590 14
Totals.....		\$13,744,874	\$166,728 11		\$85,691 23

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,161,866
Total amount of cash dividends declared since the company commenced business.....	209,200
Total amount of the company's stock owned by the directors at par value.....	62,940
Total amount loaned to officers and directors.....	5,800
Losses paid from organization to date.....	986,064
Losses incurred during the year, fire.....	51,371
Loaned to stockholders not officers.....	9,000



## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$1,192,800 00
Losses paid.....	18,529 78
Total losses incurred during the year in the State of Michigan.....	6,158 48
	6,991 11

## DWELLING HOUSE INSURANCE COMPANY.

## MASSACHUSETTS.

HOME OFFICE, No. 40, WATER ST., BOSTON.

(Incorporated December 30, 1872; commenced business January 9, 1873.)

CHARLES K. NICHOLS, *President.* - - - - - HENRY F. PERKINS, *Secretary.*

Attorney for Michigan, HENRY OHNS, of Detroit.

## CAPITAL.

Capital stock paid .....\$300,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$197,450 00
Interest accrued on said mortgage loans.....	2,248 09
Value of lands mortgaged.....	\$206,500 00
Buildings (insured for \$218,900).....	236,700 00
Total value of mortgaged premises.....	\$443,200 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par Value.	Market Value.	
Second National Bank, Boston.....	\$10,000 00	\$17,600 00	
Merchants' National Bank, Boston.....	10,000 00	14,800 00	
Republic National Bank, Boston.....	10,000 00	17,200 00	
State National Bank, Boston.....	10,000 00	12,500 00	
Suffolk National Bank, Boston.....	10,000 00	11,700 00	
Atlas National Bank, Boston.....	10,000 00	12,000 00	
Howard National Bank, Boston.....	10,000 00	11,000 00	
Hide and Leather National Bank, Boston.....	6,900 00	8,418 00	
New England National Bank, Boston.....	5,000 00	8,250 00	
City National Bank, Boston.....	5,000 00	4,750 00	
Redemption National Bank, Boston.....	5,000 00	6,750 00	
Union National Bank, Boston.....	4,400 00	6,580 00	
Eagle National Bank, Boston.....	8,000 00	3,180 00	
Tremont National Bank, Boston.....	700 00	781 00	
Vermont & Massachusetts Railroad.....	10,000 00	13,500 00	
BONDS—			
Eastern Railroad.....	5,000 00	6,250 00	
Boston & Maine Railroad.....	10,000 00	12,000 00	
Boston & Providence Railroad.....	10,000 00	10,800 00	
Old Colony.....	20,000 00	23,000 00	
Totals (carried out at market value).....	\$155,000 00	\$200,869 00	200,869 00

Amount loaned on stocks, bonds, and other securities (except mortgages)  
held as collateral, the market value of which is \$16,350..... 15,000 00

Cash in company's principal office, \$15,941.32; cash in bank, \$29,591.59... 45,532 91

Interest due and accrued on stocks, not included in "market value".....	\$2,096 58
Gross premiums in due course of collection.....	61,465 16
Bills receivable, <i>not matured</i> , taken for fire risks.....	63,096 98
<b>Aggregate amount of all the available assets of the company.....</b>	<b>\$68,758 72</b>

## LIABILITIES.

Amount of unpaid losses (of which \$6,173.00 are resisted).....	\$12,989 90
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$32,626 23
Re-insurance reserve <i>pro rata</i> on fire risks, running more than one year....	230,754 70
Amount of reserve on all outstanding risks.....	263,380 93
Reclaimable by insured on perpetual policies (entire deposits or premiums taken).....	372 00
Commissions and brokerage.....	6,890 00
<b>Aggregate liabilities (except capital stock).....</b>	<b>\$283,622 83</b>
Surplus as regards policy-holders.....	\$304,185 89
Capital stock.....	800,000 00
<b>Surplus over capital.....</b>	<b>\$4,185 89</b>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$270,197 37
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	45,257 67
Net amount of cash actually received for premiums.....	\$224,939 70
Interest received on bonds and mortgages.....	8,763 76
Interest and dividends received on bonds and stocks, and from all other sources.....	9,690 00
Income from all other sources, viz.: commissions from other companies.....	160 00
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	\$63,096 98
<b>Aggregate cash income.....</b>	<b>\$243,553 46</b>

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$9,440.00 belonged to prior years).....	\$100,927 40
Cash dividends actually paid.....	18,000 00
Paid or allowed during the year for commissions and brokerage.....	59,484 85
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés.....	19,873 55
Paid State, National and local taxes in this and other States.....	6,900 59
All other payments, viz.: Rent and general expenses.....	21,376 22
<b>Aggregate cash expenditures.....</b>	<b>\$226,562 61</b>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$51,549,240	\$482,600 82
Written during the year.....	24,187,925	259,556 20
<b>Total.....</b>	<b>\$75,737,165</b>	<b>\$742,157 02</b>
Deduct expirations.....	\$1,134,058	280,751 45
<b>In force at the end of the year.....</b>	<b>\$44,603,112</b>	<b>\$461,405 57</b>
Deduct amount re-insured.....	164,700	1,174 31
<b>Net amount in force December 31st, 1889.....</b>	<b>\$44,438,412</b>	<b>\$460,231 26</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$8,520,000	\$64,880 46	1-2	\$32,440 23
1888.....		91,977	633 15	1-4	158 29
1889.....	Two years,.....	60,120	420 60	2-4	315 45
1887.....		3,744,200	47,585 83	1-6	7,980 97
1888.....	Three years,.....	7,280,118	68,468 50	1-2	34,231 75
1889.....		8,819,645	88,357 23	5-6	73,631 03
1886.....		155,250	1,085 27	1-8	129 41
1887.....	Four years,.....	46,023	460 23	3-8	172 58
1888.....		112,080	1,120 80	5-8	700 50
1889.....		113,760	1,127 90	7-8	986 92
1885.....		2,265,350	21,187 10	1-10	2,118 71
1886.....		2,335,600	26,716 12	3-10	8,014 83
1887.....	Five years,.....	2,182,000	30,985 67	1-2	15,492 83
1888.....		4,112,230	45,697 10	7-10	31,967 97
1889.....		4,581,760	61,186 30	9-10	55,069 47
Perpetual.....	Entire premium.....	18,300	372 00		
Totals.....		\$44,438,412	\$460,231 26		\$263,880 08

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,725,044
Total amount of cash dividends declared since the company commenced business.....	306,000
Total amount of the company's stock owned by the directors at par value.....	30,200
Losses paid from organization to date.....	514,486
Losses incurred during the year, fire.....	104,477

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$1,918,075 00
Losses paid.....	14,588 75
Total losses incurred during the year in the State of Michigan.....	8,308 82
	12,643 59

## EAGLE FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 71, WALL ST., NEW YORK CITY.

(Incorporated April 22, 1806; commenced business August 6, 1806.)

ALEXANDER J. CLINTON, *President*. - - - - - THOMAS J. GAINES, *Secretary*.

Attorney for Michigan, JAMES A. JONES, of Detroit.

## CAPITAL.

Capital stock paid.....\$300,000.

## ASSETS.

Real estate.....	\$449,000 00
Loans on bond and mortgage of real estate (first liens),.....	19,500 00
Interest due \$50.00 and accrued, \$466.25 on said mortgage loans; total.....	516 25
Value of lands mortgaged.....	\$13,000 00
Buildings (insured for \$26,100).....	28,000 00
Total value of mortgaged premises.....	\$41,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
Third Avenue Railroad.....	\$10,000 00	\$10,000 00
Additional Water Loan of the City of New York.....	250,000 00	270,000 00
STOCKS—		
New York Central & Hudson River Railroad.....	10,000 00	10,700 00
New York, Lackawanna & Western Railway.....	10,000 00	11,000 00
Oswego & Syracuse Railroad.....	25,000 00	42,500 00
Albany & Susquehanna Railroad.....	10,000 00	17,000 00
Utica, Chenango & Susquehanna Valley Railroad.....	10,000 00	12,600 00
Rensselaer & Saratoga Railroad.....	5,000 00	9,000 00
German American Bank.....	2,750 00	4,687 50
Merchants' National Bank.....	16,650 00	26,840 00
Mechanics' National Bank.....	5,000 00	10,500 00
Bank of America.....	20,000 00	40,000 00
Trueman Bank.....	5,000 00	8,000 00
American Exchange National Bank.....	20,000 00	32,800 00
East River National Bank.....	3,550 00	6,085 00
Bank of the State of New York.....	8,000 00	3,360 00
National Bank of Commerce.....	10,000 00	19,600 00
Delaware & Hudson Canal Company.....	25,000 00	36,625 00
Fulton Municipal Gas Company.....	10,000 00	12,250 00
Williamsburgh Gas Light Company.....	10,000 00	12,150 00
Peoples' Gas Light Company.....	4,950 00	3,798 75
Brooklyn City Railroad.....	18,750 00	24,187 50
Totals (carried out at market value).....	\$485,850 00	\$623,421 75

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$1,700.....	400 00
Cash in company's principal office, \$2,264.44; cash in bank, \$4,714.75.....	6,979 19
Interest due and accrued on stocks, not included in "market value".....	7,092 24
Interest due and accrued on deposits in bank.....	35 00
Gross premiums in due course of collection.....	19,414 95
Rents due and accrued.....	5,266 71

Aggregate amount of all the available assets of the company..... **\$1,131,626 09**

## LIABILITIES.

Amount of unpaid losses (of which \$750.00 are resisted).....	\$9,202 33
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$28,895 22
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	92,956 76
Amount of reserve on all outstanding risks.....	121,841 98
Cash dividends declared, due or to become due.....	1,933 24
Commissions and brokerage.....	3,704 34
Return premiums.....	68 39

Aggregate liabilities (except capital stock)..... **\$136,750 28**

Surplus as regards policy-holders.....	\$994,875 81
Capital stock.....	300,000 00
Surplus over capital.....	\$694,875 81

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On Fire Risks. \$156,526 33
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	28,296 33
Net amount of cash actually received for premiums.....	\$133,230 00
Interest received on bonds and mortgages.....	957 50
Interest and dividends received on bonds and stocks, and from all other sources.....	21,992 56
Income from all other sources, viz.: Rents, \$28,700.04; rebate taxes, \$48.85; suspense account, \$380.60; expense account, \$6.00; total.....	29,135 49
Aggregate cash income.....	<b>\$185,315 55</b>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$52,584 52
Deduct amounts actually received for salvages, \$591.00; re-insurance, \$3,598.92.....	8,989 98
Net amount paid on losses (of which \$7,023.01 belonged to prior years)...	\$48,594 34
Cash dividends actually paid.....	29,972 00
Paid or allowed during the year for commissions and brokerage.....	27,617 38
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	31,124 90
Paid State, National, and local taxes, in this and other States.....	7,674 56
All other payments and expenditures.....	17,489 06
Aggregate cash expenditures.....	<u>\$162,472 24</u>

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31, 1888.....		\$37,061,340	\$199,910 48
Written during the year.....		29,152,227	158,609 97
Total.....		\$66,213,567	\$358,520 45
Deduct expirations.....		26,184,599	122,690 77
Net amount in force December 31, 1889.....		<u>\$40,028,968</u>	<u>\$235,829 68</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$10,923,463	\$57,770 44	1-2	\$28,885 22
1888.....	Two years, {.....	13,000	85 67	1-4	21 41
1889.....	Two years, {.....	30,200	140 62	3-4	105 47
1887.....	Three years, {.....	6,355,282	32,184 98	1-6	5,364 15
1888.....	Three years, {.....	8,957,897	49,231 98	1-2	24,640 94
1889.....	Three years, {.....	8,866,448	62,360 45	5-6	51,967 05
1887.....	Four years, {.....	19,800	159 60	3-8	59 85
1888.....	Four years, {.....	27,900	211 16	5-8	131 97
1889.....	Four years, {.....	120,450	1,152 60	7-8	1,008 53
1885.....	Five years, {.....	255,000	2,133 98	1-10	213 39
1886.....	Five years, {.....	110,950	1,672 07	3-10	501 62
1887.....	Five years, {.....	190,490	1,642 48	1-2	821 24
1888.....	Five years, {.....	374,600	3,930 08	7-10	2,751 02
1889.....	Five years, {.....	1,044,012	5,966 79	9-10	5,370 12
Totals.....		<u>\$37,289,492</u>	<u>\$218,692 70</u>		<u>\$121,841 98</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$6,633,375
Total amount of cash dividends declared since the company commenced business.....	5,926,308
Total amount of the company's stock owned by the directors at par value.....	34,600
Losses paid from organization to date.....	3,127,731
Losses incurred during the year, fire.....	50,774

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken.....	\$349,675 00
Premiums received.....	2,999 27
Losses paid.....	45 30
Total losses incurred during the year in the State of Michigan.....	<u>45 30</u>

## EMPIRE STATE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, ROCHESTER.

(Incorporated March 20, 1886; commenced business March 20, 1888.)

HENRY MICHAELS, *President*. - - - - - JAMES JOHNSTON, *Secretary*.

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$197,507 15
Interest accrued on said mortgage loans.....	1,149 44
Value of lands mortgaged.....	\$181,925 00
Buildings (insured for \$190,900).....	270,525 00
Total value of mortgaged premises.....	<u>\$453,450 00</u>
Cash in company's principal office, \$6,250.28; cash in bank, \$128,529.76...	134,780 04
Net premiums in due course of collection.....	10,345 93
Bills receivable, <i>not matured</i> , taken for fire risks.....	729 42
Due from other companies for re-insurance on losses already paid.....	1,442 75
Aggregate amount of all the available assets of the company.....	<u>\$345,954 73</u>

## LIABILITIES.

Amount of unpaid losses (of which \$2,100 are resisted).....	\$24,067 28
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$62,529 31
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	25,113 21
Amount of reserve on all outstanding risks.....	87,642 52
Aggregate liabilities (except capital stock).....	<u>\$111,729 80</u>
Surplus as regards policy-holders.....	\$234,224 98
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$34,224 98</u>

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$198,064 53
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	66,029 97
Net amount of cash actually received for premiums.....	\$157,034 56
Interest received on bonds and mortgages.....	8,356 60
Interest and dividends received on bonds and stocks, and from all other sources.....	3,127 77
Bills and notes taken for premiums remaining unpaid.....	\$729 42
Aggregate cash income.....	<u>\$168,518 93</u>
Received for calls on capital.....	\$100,000 00

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses .....	\$118,255 08
Deduct amounts actually received for salvages, \$717.87; re-insurance, \$2,852.42 .....	3,570 20
Net amount paid on losses (of which \$7,894.86 belonged to prior years)...	\$114,684 77
Paid or allowed during the year for commissions and brokerage .....	28,311 21
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés .....	8,793 38
Paid State, national, and local taxes, in this and other States .....	5,025 68
All other payments, viz: General expenses .....	18,641 38
Aggregate cash expenditures .....	\$175,456 42

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888 .....		\$5,698,822	\$78,005 08
Written during the year .....		15,043,350	195,725 52
Total .....		\$20,742,172	\$273,730 55
Deduct expirations .....		8,658,303	108,636 61
In force at the end of the year .....		\$12,078,270	\$160,108 94
Deduct amount re-insured .....		147,915	1,523 99
Net amount in force December 31st, 1889 .....		\$11,930,355	\$158,579 95

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889 .....	One year or less .....	\$8,452,987	\$125,058 62	1-2	\$62,529 81
1888 .....	Two years, .....	64,905	857 08	1-4	216 77
1887 .....	Two years, .....	76,990	677 87	3-4	508 40
1886 .....	Three years, .....	688,628	7,045 90	1-2	3,522 95
1885 .....	Three years, .....	2,161,279	21,246 42	5-6	17,705 35
1884 .....	Four years, .....	1,000	10 00	5-8	6 25
1883 .....	Four years, .....	67,818	628 38	7-8	545 45
1882 .....	Five years, .....	44,650	657 86	7-10	451 50
1881 .....	Five years, .....	168,253	2,862 82	9-10	2,126 54
Totals .....		\$11,980,355	\$158,579 95		\$87,642 52

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$225,241
Total amount of the company's stock owned by the directors at par value .....	86,200
Total amount loaned to officers and directors .....	10,600
Losses paid from organization to date .....	128,452
Losses incurred during the year, fire .....	190,277
Loaned to stockholders not officers .....	26,600

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken .....	\$510,450 00
Premiums received .....	11,063 87
Losses paid .....	7,368 64
Total losses incurred during the year in the State of Michigan .....	7,368 64

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

RHODE ISLAND.

HOME OFFICE, No. 1, CUSTOM HOUSE ST., PROVIDENCE.

(Incorporated May, 1889; commenced business September, 1890.)

FRED W. ARNOLD, *President.*JAS. E. TILLINGHAST, *Secretary.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid..... \$300,000

## ASSETS.

Real estate.....	\$129,900 00
Loans on bond and mortgage of real estate (first liens).....	88,700 00
Interest accrued on said mortgage loans.....	943 00
Value of lands mortgaged.....	\$149,050 00
Buildings (insured for \$78,190).....	126,100 00
Total value of mortgaged premises.....	\$275,150 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks—	Par Value.	Market Value.	
Old National Bank, of Providence.....	\$50,000 00	\$57,500 00	
National Bank of Commerce, Providence.....	17,000 00	18,700 00	
American National Bank, Providence.....	10,000 00	9,200 00	
Third National Bank, Providence.....	8,000 00	8,600 00	
Fourth National Bank, Providence.....	10,000 00	12,000 00	
First National Bank, Warren.....	10,000 00	9,000 00	
New York Central & Hudson River Railroad Company.....	20,000 00	21,600 00	
Illinois Central Railroad Company.....	20,000 00	28,500 00	
Lake Shore & Michigan Southern Railroad Company.....	10,000 00	10,700 00	
Chicago, Rock Island & Pacific Railroad Company.....	10,000 00	9,725 00	
Michigan Central Railroad Company.....	10,000 00	9,775 00	
Rhode Island & Massachusetts Railroad Company.....	5,000 00	5,000 00	
Chicago, Burlington & Quincy Railroad Company.....	10,000 00	10,687 50	
Bonds—			
Union Pacific Railroad, first mortgage.....	25,000 00	28,010 00	
New York Elevated Railroad.....	18,000 00	20,520 00	
Pawtucket Valley Railroad.....	22,000 00	26,400 00	
Quincy, Alton & St. Louis Railroad.....	10,000 00	10,500 00	
National Water Works Company.....	10,000 00	10,000 00	
Milwaukee City Railroad.....	5,000 00	5,000 00	
Wells, Fargo & Company, express company stock.....	5,000 00	7,000 00	
Totals (carried out at market value).....	\$280,000 00	\$308,417 50	308,417 50

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$2,450.00.....	1,550 00
Cash in company's principal office, \$1,298.45; cash in bank, \$11,760.82.....	13,059 27
Gross premiums in due course of collection.....	22,889 83
Rents due and accrued.....	1,485 00

Aggregate amount of all the available assets of the company..... \$566,944 60

## LIABILITIES.

Amount of unpaid losses (of which \$1,530.00 are resisted)..... \$32,612 00



Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$100,070 00
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	54,915 07
Re-insurance reserve at 100 per cent on all unexpired marine risks.....	446 01

Amount of reserve on all outstanding risks.....	\$155,431 17
Cash dividends declared, due or to become due.....	516 20
Due and accrued for salaries, rent, advertising, or agency expenses.....	2,500 00
<b>Aggregate liabilities (except capital stock).....</b>	<b>\$191,059 37</b>

Surplus as regards policy-holders.....	\$875,886 23
Capital stock.....	300,000 00
<b>Surplus over capital.....</b>	<b>\$75,886 23</b>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount of cash received for premiums.....	\$278,991 50	\$3,881 56
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	35,540 45	3,918 90
	\$243,451 05	\$4,917 66
Net amount of cash actually received for premiums.....		\$248,368 71
Interest received on bonds and mortgages.....		5,710 80
Interest and dividends received on bonds and stocks, and from all other sources.....		15,853 81
Income from all other sources, viz.: rents.....		4,707 18
<b>Aggregate cash income.....</b>		<b>\$274,640 50</b>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$160,329 78	\$2,512 64
Deduct amounts actually received for salvages, \$2,498.08; re-insurance, \$380.74.....	2,727 42	151 35
	\$157,602 36	\$2,361 29
Net amount paid on losses (of which \$19,218.33 belonged to prior years).....		\$159,963 65
Cash dividends actually paid.....		23,644 60
Paid or allowed during the year for commissions and brokerage.....		45,804 83
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		38,266 99
Paid State, national, and local taxes in this and other States.....		8,675 85
<b>Aggregate cash expenditures.....</b>		<b>\$276,355 92</b>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$24,197,620	\$278,297 01	\$176,477	\$1,638 75
Written during the year.....	26,088,788	278,991 50	1,382,806	8,881 56
<b>Total.....</b>	<b>\$50,286,408</b>	<b>\$557,288 51</b>	<b>\$1,559,283</b>	<b>\$10,470 31</b>
Deduct expirations.....	22,889,766	250,364 65	1,442,176	9,417 30
<b>In force at the end of the year.....</b>	<b>\$27,396,642</b>	<b>\$306,923 86</b>	<b>\$117,107</b>	<b>\$1,063 01</b>
Deduct amount re-insured.....	647,514	6,731 16	59,500	607 00
<b>Net amount in force December 31, 1889.....</b>	<b>\$26,749,128</b>	<b>\$300,192 70</b>	<b>\$57,607</b>	<b>\$446 01</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$17,049,546	\$200,140 17	1-2	\$100,070 09
1888	Two years,	172,258	1,446 09	1-4	361 53
1889		129,372	1,325 32	3-4	998 99
1887	Three years,	1,008,459	10,298 51	1-6	1,715 59
1888		1,019,753	10,457 51	1-2	5,228 76
1889	Four years,	1,647,519	16,656 70	5-6	18,890 59
1888		92,378	1,218 39	1-8	152 29
1887	Five years,	192,198	2,497 87	3-8	986 76
1888		68,525	660 17	5-8	412 60
1889		75,250	729 35	7-8	688 19
1888		686,722	7,878 57	1-10	787 86
1887		917,776	9,288 64	3-10	2,785 09
1888		1,019,173	10,538 91	1-2	5,261 95
1889		1,313,368	13,087 05	7-10	9,180 94
1888		1,361,391	13,999 45	9-10	12,599 50
Totals		\$26,749,128	\$300,192 70		\$154,985 15

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,633,630
Total amount of cash dividends declared since the company commenced business	473,000
Total amount of the company's stock owned by the directors at par value	75,470
Losses paid from organization to date	2,483,411
Losses incurred during the year, fire, marine, and inland	171,877
Loaned to stockholders not officers	1,550

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$750,393 00
Losses paid	11,924 48
Total losses incurred during the year in the State of Michigan	4,189 52
	4,532 02

## EUREKA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, No. 23, W. THIRD ST., CINCINNATI.

(Incorporated September 10, 1864; commenced business September 26, 1864.)

F. A. BOTHER, President. - - - - - ADAM BENUS, Secretary.

Attorney for Michigan, H. C. KLOCKSIEM, of Lansing.

## CAPITAL.

Capital stock paid.....\$100,000

## ASSETS.

Real estate.....\$19,650 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

		Par Value.	Market Value.	
<b>BONDS—</b>				
United States .....		\$22,350 00	\$22,384 50	
Cincinnati, Hamilton & Indianapolis Railroad .....		6,000 00	6,960 00	
<b>STOCKS—</b>				
Cincinnati, Hamilton & Indianapolis Railroad .....		1,100 00	220 00	
Columbus & Xenia Railroad .....		2,350 00	4,280 00	
Amazon Insurance Company .....		5,000 00	4,550 00	
Cincinnati Street Railway Company .....		12,700 00	14,478 00	
Cleveland & Pittsburgh Railroad .....		25,000 00	39,000 00	
Cleveland, Cincinnati, Chicago & St. Louis Railway .....		11,700 00	8,190 00	
Cincinnati Gas Light & Coke Company .....		15,800 00	31,600 00	
Citizens' National Bank .....		5,000 00	11,000 00	
Metropolitan National Bank .....		10,000 00	2,000 00	
Security Insurance Company .....		28,500 00	31,350 00	
German National Bank .....		5,000 00	8,750 00	
Mt. Adams & Eden Park Inclined Plane Railway .....		2,500 00	2,750 00	
Cincinnati Electric Light Company .....		715 00	1,179 75	
Cincinnati Chamber of Commerce Certificates .....			300 00	
Totals (carried out at market value) .....		\$158,715 00	\$194,942 25	\$194,942 25

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$18,760 .....	11,544 04
Cash in company's principal office, \$450.22; cash in bank, \$4,980.95 .....	5,431 17
Interest due and accrued on stocks, not included in "market value" .....	2,476 49
Interest due and accrued on collateral loans .....	1,841 81
Net premiums in due course of collection .....	14,475 84
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks .....	10,075 42

Aggregate amount of all the available assets of the company .....

\$260,437 02

## LIABILITIES.

Amount of unpaid losses .....	\$5,283 70
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$19,739 06
Re-insurance reserve, <i>pro rata</i> on fire risks running more than one year .....	27,196 13
Re-insurance reserve at 100 per cent on all unexpired marine risks .....	6,479 25

Amount of reserve on all outstanding risks .....	53,414 44
Due other insurance companies .....	2,272 79

Aggregate liabilities (except capital stock) .....

\$60,970 93

Surplus as regards policy-holders .....	\$199,466 09
Capital stock .....	100,000 00
Surplus over capital .....	\$99,466 09

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums .....	\$76,526 79	\$8,617 26	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	20,786 67	1,302 65	
	\$55,740 12	\$7,314 61	
Net amount of cash actually received for premiums .....			\$63,054 73
Interest and dividends received on bonds and stocks, and from all other sources .....			9,770 05
Income from all other sources, viz.: Hull commission, \$614.62; Metropolitan National Bank stock, \$1,500.00; profit and loss, \$2,532.17 .....			4,646 79
Aggregate cash income .....			\$77,471 57

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses .....	\$42,248 42	\$3,235 19	
Deduct amounts actually received for re-insurance .....	5,431 76	3,056 80	
	\$36,816 66	\$5,178 89	

Net amount paid on losses (of which \$7,507.29 belonged to prior years).....	\$41,995 05
Cash dividends actually paid.....	12,000 00
Paid or allowed during the year for commissions and brokerage.....	10,637 45
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	5,800 00
Paid State, national, and local taxes, in this and other States.....	1,295 38
All other payments, viz.: rent and miscellaneous expenses.....	5,415 25

Aggregate cash expenditures..... \$77,143 13

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$6,439,581	\$81,860 50	\$79,100	\$5,775 00
Written during the year.....	7,088,478	84,185 52	108,416	8,017 18
Total.....	\$13,478,004	\$166,046 02	\$182,516	\$13,792 18
Deduct expirations.....	4,865,821	59,855 78	86,850	6,427 43
In force at the end of the year.....	\$8,612,183	\$106,190 24	\$95,666	\$7,364 75
Deduct amount re-insured.....	1,285,527	16,022 02	12,250	885 50
Net amount in force December 31st, 1889.....	\$7,326,656	\$90,168 22	\$83,916	\$6,479 25

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1869.....	One year or less.....	\$3,808,326	\$39,478 13	1-2	\$19,789 06
1867.....	Three years, {	549,958	6,465 41	1-6	1,077 57
1868.....		490,685	5,704 68	1-3	2,632 41
1869.....		705,101	8,185 80	5-6	6,796 50
1865.....		332,690	4,790 22	1-10	478 02
1866.....	Five years, {	884,272	5,814 41	3-10	1,594 82
1867.....		487,490	6,294 28	1-2	2,147 14
1868.....		495,026	6,727 30	7-10	4,709 11
1869.....		588,133	7,267 84	9-10	6,541 06
Totals.....		\$7,326,656	\$90,168 22		\$46,985 19

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,776,806
Total amount of cash dividends declared since the company commenced business.....	120,100
Total amount of the company's stock owned by the directors at par value.....	15,000
Total amount loaned to officers and directors.....	5,544
Losses paid from organization to date.....	1,060,481
Losses incurred during the year, fire, marine, and inland.....	89,771
Loaned to stockholders not officers.....	6,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$697,802 00
Premiums received.....	8,972 28
Losses paid.....	5,925 47
Total losses incurred during the year in the State of Michigan.....	5,968 94

## EXCHANGE FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 41 AND 43, PINE ST., NEW YORK CITY.

(Incorporated April 9, 1853; commenced business, May, 1853.)

RICHARD C. COMBES, *President*. - - - - - GEORGE W. MONTGOMERY, *Secretary*.

Attorney for Michigan, PETER SCHULZE, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,010

## ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$99,950 00
Interest due \$2,563.19 and accrued, \$996.50 on said mortgage loans; total, .....	3,559 69
Value of lands mortgaged .....	\$157,500 00
Buildings (insured for \$73,900) .....	100,000 00
Total value of mortgaged premises .....	<u>\$257,500 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
New York County bonds .....	\$45,000 00	\$47,250 00	
United States government bonds .....	50,000 00	68,000 00	
New York, Lackawanna & Western Railroad Company, stock .....	20,000 00	22,500 00	
Standard Gas Light Company, stock .....	20,000 00	20,000 00	
Totals (carried out at market value) .....	<u>\$135,000 00</u>	<u>\$152,750 00</u>	152,750 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$140,245 .....	93,450 00
Cash in company's principal office, \$3,800.00; cash in bank, \$23,315.05 .....	27,115 05
Interest due and accrued on stocks, not included in "market value" .....	450 00
Interest due and accrued on collateral loans .....	2,499 50
Gross premiums in due course of collection .....	29,406 22
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks .....	11,843 21
Aggregate amount of all the available assets of the company .....	<u>\$421,023 67</u>

## LIABILITIES.

Amount of unpaid losses .....	\$24,850 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy .....	\$79,688 91
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	31,157 16
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks .....	20,689 71
Amount of reserve on all outstanding risks .....	131,533 78
Cash dividends declared, due or to become due .....	490 40
Commissions and brokerage .....	3,500 00
Return premiums, \$20,320.00; re-insurance, \$199.70 .....	20,519 70
Aggregate liabilities (except capital stock) .....	<u>\$160,777 08</u>

Surplus as regards policy-holders.....	\$280,246 59
Capital stock.....	200,010 00
Surplus over capital.....	\$60,236 59

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received for premiums.....	\$359,225 98	\$118,075 65	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	35,847 95	8,940 88	
	\$323,378 03	\$109,134 77	
Net amount of cash actually received for premiums.....			\$427,712 80
Interest received on bonds and mortgages.....			4,874 20
Interest and dividends received on bonds and stocks, and from all other sources.....			11,298 76
Aggregate cash income.....			\$443,885 76

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid for losses.....	\$253,979 60	\$83,877 08	
Deduct amounts actually received for salvages, \$10,082.33; re-insurance, \$1,788.50.....	11,820 83		
	\$242,158 77	\$83,877 08	
Net amount paid on losses (of which \$45,364.46 belonged to prior years).....			\$326,035 85
Cash dividends actually paid.....			14,000 70
Paid or allowed during the year for commissions and brokerage.....			94,429 81
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			24,623 55
Paid State, National and local taxes, in this and other States.....			7,144 88
All other payments, viz.: General expenses.....			15,438 21
Aggregate cash expenditures.....			\$481,673 00

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$32,507,936	\$223,286 34	\$542,289	\$31,014 07
Written during the year.....	28,702,220	840,086 77	8,598,576	102,607 13
Total.....	\$61,210,156	\$563,325 11	\$9,195,867	\$133,621 20
Deduct expirations.....	31,466,457	849,096 09	8,582,404	111,358 04
In force at the end of the year.....	\$29,343,699	\$214,229 02	\$553,463	\$22,263 16
Deduct amount re-insured.....	678,174	4,195 09	91,492	1,579 45
Net amount in force December 31st, 1889.....	\$28,665,525	\$210,084 98	\$461,971	\$20,689 71

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$20,344,132	\$159,373 83	1-2	\$79,686 91
1887.....		2,353,969	16,535 02	1-6	2,764 17
1885.....	Three years, {	787,912	2,768 40	1-2	1,384 20
1883.....		3,516,994	21,582 25	5-6	17,985 21
1881.....		196,448	1,804 84	1-10	130 48
1879.....		112,654	845 63	8-10	258 68
1887.....	Five years, {	583,206	4,147 49	1-2	2,073 74
1885.....		202,254	1,468 61	7-10	1,028 02
1883.....		691,136	6,152 95	9-10	5,537 66
Totals.....		\$29,343,699	\$214,229 02		\$110,844 07

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$4,901,377
Total amount of cash dividends declared since the company commenced business .....	417,626
Total amount of the company's stock owned by the directors at par value .....	101,150
Total amount loaned to officers and directors .....	12,800
Losses paid from organization to date .....	8,088,070
Losses incurred during the year, fire, marine and inland .....	804,771

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken .....	Fire Risks.
Premiums received .....	\$759,486 00
Losses paid .....	10,297 63
Total losses incurred during the year in the State of Michigan .....	4,426 75
	4,426 75

## FARMERS' FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, No. 29, E. MARKET ST., YORK.

(Incorporated April 6, 1853; commenced business, May 16, 1853.)

G. EDWARD HERSH, *President.* - - - - - DAVID STRICKLER, *Secretary.*

Attorney for Michigan, ALFRED BUNCLARK, of Detroit.

## CAPITAL.

Cash assets treated as capital under Act 36, Laws of 1883 .... \$200,000

## ASSETS.

Real estate .....	\$36,500 00
Loans on bonds and mortgage of real estate (first liens) .....	208,573 24
Interest due \$531.44, and accrued, \$3,426.51 on said mortgage loans; total .....	3,957 95
Value of lands mortgaged .....	\$370,525 00
Buildings (insured for \$77,040) .....	316,625 00
Total value of mortgaged premises .....	\$687,150 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
York, Pa., city bonds .....	\$15,000 00	\$15,000 00	
N. C. Railway bonds .....	22,000 00	24,980 00	
Pennsylvania Railroad bonds .....	20,000 00	25,400 00	
Philadelphia & Erie Railroad bonds .....	15,000 00	17,100 00	
Philadelphia Wilmington & Baltimore Railroad stock .....	40,000 00	40,400 00	
Baltimore, Sanbury & Lewisburg Railroad bonds .....	10,000 00	10,000 00	
United States bonds .....	10,000 00	12,650 00	
Farmers' National Bank, York, Pa., stock .....	1,200 00	1,980 00	
York County National Bank, York, Pa., stock .....	1,000 00	2,125 00	
First National Bank, York, Pa., stock .....	2,000 00	4,200 00	
York National Bank, York, Pa., stock .....	15,000 00	27,300 00	
York Water Company, York, Pa., stock .....	18,500 00	43,200 00	
Philadelphia & Reading Railroad Company, bonds .....	20,000 00	17,400 00	
York County flood bonds .....	15,000 00	15,000 00	
Totals (carried out at market value) .....	\$199,700 00	\$256,615 00	256,615 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$3,125	\$1,300 00
Cash in bank	34,549 00
Net premiums in due course of collection	22,915 26
Rents due and accrued	65 00
Aggregate amount of all the available assets of the company	<u>\$564,475 45</u>

## LIABILITIES.

Amount of unpaid losses (of which \$1,000 are resisted)	\$25,167 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$108,065 01
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	188,966 16
Amount of reserve on all outstanding risks	289,931 17
Reclaimable by insured on perpetual policies	4,999 67
Book account liabilities	253 28
Unpaid taxes—estimated	2,500 00

Aggregate liabilities (except capital stock) \$322,851 12

Surplus as regards policy-holders	\$241,624 33
Cash assets treated as capital	200,000 00
Surplus over cash assets treated as capital	<u>\$441,624 33</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums	\$370,635 90
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	86,425 88
Net amount of cash actually received for premiums	\$335,210 11
Interest received on bonds and mortgages	10,992 11
Interest and dividends received on bonds and stocks, and from all other sources	10,889 83
Income from all other sources, viz.: rents	290 00
Additional premiums	1,285 52
Deposit premiums received for perpetual fire risks (carried inside)	\$175 75
Aggregate cash income	<u>\$358,667 57</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses	\$201,969 04
Deduct amounts actually received for salvages	1,458 22
Net amount paid on losses (of which \$14,379.51 belonged to prior years)	\$200,510 82
Paid or allowed during the year for commissions and brokerage	68,565 31
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	22,417 85
Paid State, national, and local taxes, in this and other States	7,590 57
All other payments and expenditures	20,781 27
Amount of deposit premium returned during the year on perpetual fire risks (carried inside)	\$190 00
Aggregate cash expenditures	<u>\$319,865 82</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888		\$42,348,009	\$518,798 89
Written during the year		29,620,466	370,635 90
Total		\$71,968,475	\$889,429 88
Deduct expirations		26,464,401	331,309 88
In force at the end of the year		\$45,504,074	\$558,120 06
Deduct amount re-insured		221,154	2,304 12
Net amount in force December 31st, 1889		<u>\$45,282,920</u>	<u>\$555,815 98</u>



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$15,730,909	\$212,130 02	1-2	\$106,065 01
1887.....	Three years, {	6,921,198	76,507 73	1-6	12,751 28
1888.....		6,966,444	77,155 70	1-2	38,577 85
1889.....		8,669,476	98,111 96	5-6	81,759 96
1885.....	Five years, {	1,149,395	15,217 42	1-10	1,521 74
1886.....		1,300,959	16,205 78	9-10	4,861 73
1887.....		1,555,396	20,370 61	1-2	10,185 30
1888.....		1,520,502	19,852 23	7-10	13,896 56
1889.....		1,669,840	22,568 60	9-10	20,811 74
Perpetual.....	Entire premium.....	160,175	4,999 67	-----	4,999 67
Totals.....		\$45,064,249	\$563,119 72	-----	\$294,930 84
Deduct for amount re-insured.....		221,154	2,304 12	-----	1,152 06
Totals.....		\$45,443,095	\$560,815 60	-----	\$298,778 78

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,168,593
Total amount loaned to officers and directors.....	4,000
Losses paid from organization to date.....	3,890,666
Losses incurred during the year, fire.....	211,757
Loaned to stockholders not officers.....	4,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$406,275 00
Losses paid.....	6,708 66
Total losses incurred during the year in the State of Michigan.....	1,586 14
	1,586 14

## FARRAGUT FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 346, BROADWAY, NEW YORK.

(Incorporated January 29, 1872; commenced business January 30, 1872.)

JOHN E. LEFFINGWELL, *President.* - - - - - SAMUEL DARBEE, *Secretary.*

Attorney for Michigan, J. C. BURTON, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate.....	\$6,000 00
Loans on bond and mortgage of real estate (first liens).....	22,000 00
Interest accrued on said mortgage loans.....	322 50
Value of lands mortgaged.....	\$29,000 00
Buildings (insured \$12,800).....	14,000 00
Total value of mortgaged premises.....	\$43,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$60,000 00	\$75,600 00	
District of Columbia bonds.....	60,000 00	75,000 00	
New York, Ontario & Western Railroad bonds.....	50,000 00	56,250 00	
New York, Chicago & St. Louis Railroad bonds.....	15,000 00	14,100 00	
Central Railroad, of New Jersey, bonds.....	15,000 00	16,850 00	
Fourth National Bank stock.....	10,000 00	16,850 00	
New York Produce Exchange Bank stock.....	5,200 00	5,902 00	
Long Island Loan & Trust Company stock.....	25,000 00	48,000 00	
Brooklyn Gas Light Company stock.....	11,250 00	12,375 00	
People's Gas Light Company stock.....	5,000 00	8,850 00	
Citizens' Gas Light Company stock.....	4,000 00	2,600 00	
Totals (carried out at market value).....	\$260,450 00	\$321,977 00	\$321,977 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$8,575.....	7,000 00
Cash in company's principal office, \$172.07; cash in bank, \$26,417.05.....	26,589 12
Interest due and accrued on collateral loans.....	71 25
Gross premiums in due course of collection.....	22,175 10
Rents due and accrued.....	69 00

Aggregate amount of all the available assets of the company..... \$406,203 97

*Items not admitted as Available Assets.*

Office furniture.....	\$4,000 00
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## LIABILITIES.

Amount of unpaid losses.....	\$9,921 46
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$58,946 08
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	55,599 68
Amount of reserve on all outstanding risks.....	114,545 76
Due and accrued for salaries, rent, advertising, or agency expenses.....	2,316 66
Commissions and brokerage.....	2,405 57

Aggregate liabilities (except capital stock)..... \$129,189 45

Surplus as regards policy-holders.....	\$277,014 52
Capital stock.....	200,000 00
Surplus over capital.....	\$77,014 52

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$166,630 44
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	9,322 68

Net amount of cash actually received for premiums.....	\$157,307 76
Interest received on bonds and mortgages.....	1,410 98
Interest and dividends received on bonds and stocks, and from all other sources.....	13,015 18
Income from all other sources, viz.: rents.....	480 00

Aggregate cash income..... \$172,213 92

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On Fire Risks.</i> \$77,728 67
Deduct amounts actually received for re-insurance.....	1,033 27

Net amount paid on losses (of which \$10,621.18 belonged to prior years).....	\$76,695 40
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	28,464 41
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	23,580 00
Paid State, national, and local taxes, in this and other States.....	3,961 52
All other payments, viz.: Rent and general expenses.....	18,414 21
Aggregate cash expenditures.....	<u>\$171,135 54</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$27,545,726	\$214,182 10
Written during the year.....	20,882,765	170,821 05
Total.....	\$48,428,491	\$385,013 15
Deduct expirations.....	19,219,092	154,481 23
In force at the end of the year.....	\$29,209,399	\$230,531 92
Deduct amount re-insured.....	1,417,511	9,617 12
Net amount in force December 31st, 1889.....	<u>\$27,791,888</u>	<u>\$220,914 80</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$14,889,524	\$117,892 17	1-2	\$58,946 08
1889.....	Two years.....	88,750	168 67	3-4	122 75
1887.....	Three years.....	2,900,651	28,124 43	1-6	3,654 07
1886.....		3,985,429	28,684 25	1-2	14,842 13
1889.....		4,053,486	31,322 20	5-6	26,101 84
1886.....		62,700	474 95	1-8	59 87
1887.....	Four years.....	32,800	263 65	3-8	98 87
1886.....		16,500	94 40	5-8	59 00
1889.....		90,400	362 89	7-8	343 78
1885.....		232,604	2,262 75	1-10	229 27
1886.....	Five years.....	304,911	3,188 15	3-10	954 95
1887.....		369,338	3,742 89	1-2	1,671 44
1888.....		370,900	3,964 23	7-10	2,774 96
1889.....		488,745	5,319 17	9-10	4,787 25
Totals.....		<u>\$27,791,888</u>	<u>\$220,914 80</u>		<u>\$114,545 76</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,692,130
Total amount of cash dividends declared since the company commenced business.....	414,000
Total amount of the company's stock owned by the directors at par value.....	59,000
Total amount loaned to officers and directors.....	20,000
Losses paid from organization to date.....	1,212,053
Losses incurred during the year, fire.....	75,936

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$292,490 00
Losses paid.....	3,021 18
Total losses incurred during the year in the State of Michigan.....	230 36
	230 36

## FIREMEN'S INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, NOS. 784 AND 786, BROAD ST., NEWARK.

(Incorporated December 3, 1855; commenced business December 3, 1855.)

JOHN H. KASE, *President.*CHARLES COLYER, *Secretary.*

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

## CAPITAL.

Capital stock paid..... \$600,000

## ASSETS.

Real estate.....	\$121,381 08
Loans on bond and mortgage of real estate (first liens), of which \$7,000 is in process of foreclosure.....	889,225 59
Interest due \$2,806.73, and accrued, \$11,959.85 on said mortgage loans; total.....	14,766 58
Total value of mortgaged premises (buildings insured for \$1,105,950).....	\$2,108,180 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States Government.....	\$30,000 00	\$36,750 00	
Morris & Essex Railroad.....	50,000 00	70,000 00	
Essex Passenger Railway Company.....	24,000 00	26,400 00	
Orange & Newark Horse Railroad.....	40,000 00	44,000 00	
Newark Electric Light Power Company.....	10,000 00	10,000 00	
East Orange township.....	4,881 12	4,881 12	
STOCKS—			
Morris & Essex Railroad.....	65,000 00	97,500 00	
Delaware, Lackawanna & Western Railroad.....	50,000 00	67,500 00	
United New Jersey Railroad & Canal Company.....	13,900 00	31,553 00	
Newark City National Bank.....	20,000 00	26,000 00	
Second National Bank.....	20,000 00	26,000 00	
National Newark Banking Company.....	20,000 00	30,000 00	
National State Bank.....	30,000 00	42,000 00	
Essex County National Bank.....	18,900 00	37,800 00	
German National Bank.....	4,200 00	6,300 00	
Manufacturers' National Bank.....	10,000 00	13,000 00	
American Insurance Company.....	20,000 00	38,000 00	
Newark Fire Insurance Company.....	5,000 00	8,000 00	
Paterson Gas Light Company.....	10,000 00	10,000 00	
Newark Gas Light Company.....	11,000 00	23,850 00	
Citizens' Gas Light Company.....	11,850 00	17,775 00	
Newark & Rosendale Cement Company.....	4,000 00	4,900 00	
Totals (carried out at market value).....	\$472,731 12	\$673,909 12	673,909 12

Cash in company's principal office, \$1,741.19; cash in bank, \$2,150.27.....	3,891 46
Interest due and accrued on stocks, not included in "market value".....	6,587 50
Gross premiums in due course of collection.....	8,715 31
Rents due and accrued.....	1,348 83
Due from other companies for re-insurance on losses already paid.....	332 94

Aggregate amount of all the available assets of the company..... \$1,720,158 41

## LIABILITIES.

Amount of unpaid losses (of which \$4,787.40 are resisted).....	\$17,523 28
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$99,445 10
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	112,022 16

Amount of reserve on all outstanding risks .....	\$211,467 26
Unpaid principal on scrip, \$1,985.00; interest due to scrip-holders, \$526.07 ..	2,511 07
Commissions and brokerage .....	1,361 43
Return premiums .....	809 85

Aggregate liabilities (except capital stock) .....

\$233,672 89

Surplus as regards policy-holders .....	\$1,486,485 52
Capital stock .....	600,000 00
Surplus over capital .....	\$886,485 52

#### INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums .....	\$316,881 32
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	34,336 01
Net amount of cash actually received for premiums .....	\$282,545 31
Interest received on bonds and mortgages .....	50,016 55
Interest and dividends received on bonds and stocks, and from all other sources .....	36,711 87
Income from all other sources, viz.: rents .....	7,812 11
Aggregate cash income .....	\$377,085 84

#### EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses .....	\$265,478 28
Deduct amounts actually received for salvages, \$1,589.98; re-insurance, \$9,249.13 .....	10,819 11
Net amount paid on losses (of which \$30,438.47 belonged to prior years) ..	\$254,654 17
Cash dividends actually paid .....	72,000 00
Scrip, or certificate of profits redeemed in cash .....	54 03
Paid or allowed during the year for commissions and brokerage .....	49,640 51
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	18,851 04
Paid State, national, and local taxes, in this and other States .....	12,945 10
All other payments, viz.: general expenses .....	19,929 36
Aggregate cash expenditures .....	\$428,074 21

#### MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888 .....	\$45,993,123	\$412,280 93
Written during the year .....	36,620,361	316,988 71
Total .....	\$82,613,484	\$729,269 64
Deduct expirations .....	34,518,892	312,622 92
In force at the end of the year .....	\$47,794,592	\$416,646 72
Deduct amount re-insured .....	986,354	8,752 29
Net amount in force December 31st, 1889 .....	\$46,558,238	\$407,894 43

#### RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889 .....	One year or less .....	\$22,188,412	\$198,890 20	1-2	\$99,445 10
1888 .....	Two years, .....	147,232	764 57	1-4	191 14
1889 .....	Two years, .....	187,871	807 11	3-4	605 33
1887 .....	Three years, .....	4,881,834	36,988 80	1-6	6,161 47
1888 .....	Three years, .....	5,718,955	44,296 95	1-2	22,133 47
1889 .....	Three years, .....	7,070,062	50,964 62	5-6	42,487 18
1886 .....	Four years, .....	30,850	481 02	1-8	60 13
1887 .....	Four years, .....	43,875	321 82	3-8	120 68
1888 .....	Four years, .....	28,190	206 96	5-8	130 22
1889 .....	Four years, .....	72,200	781 98	7-8	640 48
1885 .....	Five years, .....	1,137,677	12,381 11	1-10	1,238 11
1886 .....	Five years, .....	1,079,524	12,174 64	9-10	3,652 39
1887 .....	Five years, .....	1,355,828	15,870 73	1-2	7,685 36
1888 .....	Five years, .....	1,464,007	16,360 32	7-10	11,452 22
1889 .....	Five years, .....	1,501,701	17,182 20	9-10	15,463 98
Totals .....		\$46,858,238	\$407,894 43		\$211,467 26

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,205,186
Total amount of cash dividends declared since the company commenced business.....	1,110,500
Total amount of the company's stock owned by the directors at par value.....	227,010
Losses paid from organization to date.....	2,301,814
Dividends declared payable in stock from organization.....	450,000
Losses incurred during the year, fire.....	280,619

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i> \$365,235 00
Premiums received.....	4,158 74
Losses paid.....	1,187 90
Total losses incurred during the year in the State of Michigan.....	1,182 24

## FIREMEN'S INSURANCE COMPANY.

## OHIO.

## HOME OFFICE, DAYTON.

(Incorporated 1856; commenced business 1856.)

S. CRAIGHEAD, *President.* - - - - - CHARLES RICHARDSON, *Secretary.*

Attorney for Michigan, EUGENE HARBECK, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000

## ASSETS.

Real estate.....	\$84,147 81
Loans on bond and mortgage of real estate (first liens).....	264,520 82
Interest due \$290.52, and accrued \$5,307.87 on said mortgage loans; total.....	5,598 39

Value of lands mortgaged.....	\$495,259
Buildings.....	258,963
Total value of mortgaged premises.....	\$754,222

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$40,000 00	\$51,000 00	
Musie Hall Co's bonds.....	500 00	500 00	
Merchants' National Bank, Cincinnati, stock.....	18,500 00	26,362 50	
First National Bank, Covington, Ky., stock.....	4,000 00	5,080 00	
Dayton National Bank stock.....	2,200 00	3,520 00	
Totals (carried out at market value).....	\$65,200 00	\$86,462 50	86,462 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$2,250.....	1,000 00
Cash in company's principal office, \$3,558.37; cash in bank, \$6,662.66.....	10,221 03
Interest due and accrued on stocks, not included in "market value".....	410 50
Interest due and accrued on collateral loans.....	3 69
Gross premiums in due course of collection.....	26,872 93
Bills receivable, <i>not matured</i> , taken for fire risks.....	3,307 81
Rents due and accrued.....	1,186 09

Aggregate amount of all the available assets of the company .....\$483,731 57

## LIABILITIES.

Amount of unpaid losses (of which \$4,400 are resisted).....		\$29,545 16
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$66,935 06	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	81,644 06	
Amount of reserve on all outstanding risks.....		148,579 12
Commissions and brokerage.....		3,423 51
Aggregate liabilities (except capital stock).....		<u>\$181,547 79</u>
Surplus as regards policy-holders.....	\$302,188 78	
Capital stock.....	250,000 00	
Surplus over capital.....	\$52,188 78	

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$243,296 08	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	59,650 33	
Net amount of cash actually received for premiums.....		\$183,645 75
Interest received on bonds and mortgages.....		17,163 97
Interest and dividends received on bonds and stocks, and from all other sources.....		3,515 31
Income from all other sources, viz.: Rents, \$6,561.28; discounts, \$695.65; premiums on bonds sold, \$2,853.00.....		10,109 93
Aggregate cash income.....		<u>\$214,434 96</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$157,690 44	
Deduct amounts actually received for salvages, \$715.50; re-insurance, \$22,396.06.....	23,108 58	
Net amount paid on losses (of which \$13,241.37 belonged to prior years).....		\$134,581 86
Cash dividends actually paid.....		15,000 00
Paid or allowed during the year for commissions and brokerage.....		35,509 70
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		13,919 21
Paid State, national, and local taxes, in this and other States.....		6,548 20
All other payments, viz.: General expenses.....		15,447 28
Aggregate cash expenditures.....		<u>\$221,006 25</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$26,256,568	\$311,097 78
Written during the year.....		19,331,285	253,356 78
Total.....		\$45,587,853	\$564,454 54
Deduct expirations.....		18,226,292	240,800 37
In force at the end of the year.....		\$27,361,561	\$323,564 17
Deduct amount re-insured.....		2,700,771	33,215 06
Net amount in force December 31st, 1889.....		<u>\$24,660,790</u>	<u>\$290,349 11</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$10,041,971	\$133,870 18	1-2	\$66,935 08
1887		2,982,042	32,145 36	1-6	5,357 54
1888	Three years,	3,148,648	32,472 29	1-2	16,236 14
1889		8,321,685	86,091 45	5-6	30,076 30
1885		742,685	8,622 24	1-10	862 22
1886		939,984	10,342 33	3-10	3,102 69
1887	Five years,	1,101,242	11,234 95	1-3	5,617 47
1888		1,204,734	12,827 82	7-10	8,979 46
1889		1,182,921	12,672 64	9-10	11,406 34
Totals		\$24,660,790	\$290,349 11		\$148,579 12

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,576,444
Total amount of cash dividends declared since the company commenced business	522,352
Total amount of the company's stock owned by the directors at par value	36,400
Total amount loaned to officers and directors	15,000
Losses paid from organization to date	1,627,482
Losses incurred during the year, fire	172,286

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$721,189 00
Losses paid	9,498 66
Total losses incurred during the year in the State of Michigan	2,780 31
	2,780 31

## FIREMAN'S FUND INSURANCE COMPANY.

## CALIFORNIA.

HOME OFFICE, No. 401 CALIFORNIA ST., SAN FRANCISCO.

(Incorporated May 3, 1868; commenced business June 18, 1868.)

DAVID J. STAPLES, *President.* - - - - - WILLIAM J. DUTTON, *Secretary.*

Attorney for Michigan, GEORGE C. COOPER, of Lansing.

## CAPITAL.

Capital stock paid.....\$1,000,000.

## ASSETS.

Real estate	\$300,000 00
Loans on bond and mortgage of real estate (first liens)	270,850 00
Interest due \$414.72 and accrued, \$1,009.39 on said mortgage loans; total	1,424 11
Value of lands mortgaged	\$684,750
Buildings (insured for \$119,700)	245,350
Total value of mortgaged premises	\$930,100



## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## BONDS—

	Par Value.	Market Value.
Omnibus Cable Company's.....	\$200,000 00	\$240,000 00
Market Street Cable R. R. Company's.....	58,000 00	67,840 00
Powell Street Railway Company's.....	50,000 00	58,000 00
Sutter Street Railway.....	50,000 00	52,500 00
Northern Railway Company's.....	50,000 00	57,250 00
Oakland City Gas, Light and Heat Company's.....	50,000 00	51,500 00
San Diego Gas and Electric Light Company's.....	20,000 00	20,800 00
Riverside Water Company's.....	70,000 00	78,500 00
City of Portland, Ore., Water.....	50,000 00	56,750 00
California Dry Dock Company's.....	45,500 00	47,082 50
Pacific Rolling Mills.....	22,000 00	22,690 00
Union Iron Works.....	5,000 00	5,125 00

## STOCKS—

Bank of California.....	6,000 00	17,400 00
First National Bank, S. F.,.....	10,700 00	18,457 50
Anglo-California Bank (50 per cent paid up).....	5,000 00	8,750 00
Grangers Bank of California.....	80,000 00	82,100 00
Oakland Bank of Savings (50 per cent paid up).....	22,500 00	31,275 00
Savings Bank of Santa Rosa.....	10,000 00	15,000 00
California Street Cable Rail Road Company's.....	100,000 00	101,000 00
Presidio and Ferries Railroad Company's (55 per cent paid up).....	30,250 00	22,000 00
North Beach and Mission Railroad Company's.....	30,000 00	21,800 00
Sutter Street Railroad Company's.....	44,000 00	37,400 00
Oakland Gas, Light and Heat Company's (20 per cent paid up).....	11,000 00	18,975 00
Stockton Gas, Light and Heat Company's (40 per cent paid up).....	10,000 00	10,000 00
Pacific Gas Improvement Company's (33 1/2 per cent paid up).....	6,886 66	12,300 00
California Dry Dock Company's.....	50,000 00	17,500 00
Pacific Rolling Mills.....	25,000 00	25,000 00

Totals (carried out at market value)..... \$1,056,618 66 \$1,141,475 00 \$1,141,475 00

Amount loaned on stocks, bonds, and other securities (except mortgages)

held as collateral, the market value of which is \$526,955.....	285,250 00
Cash in company's principal office, \$8,833.21; cash in bank, \$127,138.07.....	135,971 28
Interest due and accrued on stocks, not included in "market value".....	3,944 17
Interest due and accrued on collateral loans.....	1,498 64
Gross premiums in due course of collection.....	220,617 43
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	58,701 35
Rents due and accrued, \$147.00; fire premium notes, \$1,544.66; warrants, \$324.60.....	2,516 26
Due from other companies for re-insurance on losses already paid.....	9,471 55

Aggregate amount of the assets of the company..... \$2,431,717 79  
Deduct special deposit in Oregon..... 50,000 00

Total admitted assets..... \$2,381,717 79

## LIABILITIES.

Amount of unpaid losses (of which \$7,925 are resisted)..... \$103,006 20

Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$408,684 60
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	536,751 03
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	98,801 05

Amount of reserve on all outstanding risks, entire deposit or premium taken..... 844,216 68

Commissions and brokerage..... 21,154 62  
Marine bills payable, \$6,798.17; agents' balances, \$18,701.58..... 25,499 75

Aggregate..... \$993,877 25  
Deduct liability on special deposit..... 9,380 54

Net liabilities (except capital stock)..... \$984,496 71

Surplus as regards policy-holders.....	\$1,397,221 08
Capital stock.....	1,000,000 00
Surplus over capital.....	\$397,221 08

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$1,661,268 93	\$370,942 63
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums, premiums and bills in course of collection.....	538,588 40	205,834 32
	\$1,072,680 53	\$165,108 31
Net amount of cash actually received for premiums.....	\$1,237,788 84	
Interest received on bonds and mortgages, \$15,603.04; collateral loans, \$16,604.27, other sources, \$249.31.....	32,456 62	
Interest and dividends received on bonds and stocks.....	57,219 43	
Income from all other sources, viz.: rents.....	20,182 19	
Aggregate cash income.....	\$1,347,647 08	

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$762,180 00	\$181,449 29
Deduct amounts actually received for Salvages, \$6,190.89; Re-insurance, \$208,631.30.....	182,360 94	82,461 25
	\$579,819 06	\$98,988 04
Net amount paid on losses (of which \$62,880.03 belonged to prior years).....	\$728,807 10	
Cash dividends actually paid.....	120,000 00	
Paid or allowed during the year for commissions and brokerage.....	168,698 65	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	108,135 95	
Paid State, national and local taxes, in this and other States.....	17,639 45	
All other payments and expenditures.....	121,909 29	
Aggregate cash expenditures.....	\$1,265,190 44	

## MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31st, 1888.....	\$102,483,888	\$1,407,264 02	\$2,786,374	\$179,028 44
Written during the year.....	107,772,534	1,477,065 26	14,697,305	293,761 71
Total.....	\$210,256,422	\$2,884,329 28	\$17,483,679	\$472,790 15
Deducting expirations and cancellations.....	98,550,804	1,277,312 36	15,001,806	307,873 96
In force at the end of the year.....	\$116,705,618	\$1,607,016 92	\$2,481,783	\$165,116 19
Deduct amount re-insured.....	8,831,062	177,864 62	1,087,025	66,315 14
Net amount in force December 31st, 1889.....	\$107,874,556	\$1,429,082 30	\$1,444,758	\$98,801 05

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$60,381,841	\$317,389 20	1-2	\$408,684 60
1888.....	Two years,.....	318,119	2,680 02	1-4	870 23
1889.....	Two years,.....	142,150	2,332 20	3-4	4,749 15
1887.....	Three years,.....	9,695,517	128,324 48	1-6	20,554 08
1888.....	Three years,.....	11,926,839	155,444 47	1-2	77,722 28
1889.....	Three years,.....	14,010,006	174,391 71	5-6	145,743 09
1886.....	Four years,.....	233,950	2,308 88	1-8	237 98
1887.....	Four years,.....	131,917	1,240 80	3-8	465 30
1888.....	Four years,.....	142,100	1,413 50	5-8	883 44
1889.....	Four years,.....	153,075	1,142 05	7-8	999 30
1885.....	Five years,.....	1,117,908	15,502 05	1-10	1,550 20
1886.....	Five years,.....	1,578,532	21,450 91	3-10	6,435 27
1887.....	Five years,.....	2,110,010	30,378 31	1-2	15,189 15
1888.....	Five years,.....	2,737,239	35,602 16	7-10	24,921 51
1889.....	Five years,.....	3,195,838	43,955 66	9-10	39,560 10
Totals.....		\$107,874,556	\$1,429,082 30		\$745,415 68

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$17,840.888
Total amount of <i>cash</i> dividends declared since the company commenced business.....	1,816.000
Total amount of the company's stock owned by the directors at par value.....	158,700
Total amount loaned to officers and directors.....	86,500
Losses paid from organization to date.....	8,912.098
Dividends declared payable in <i>stock</i> from organization.....	100,000
Losses incurred during the year, Fire, Marine, and Inland.....	765,220
Loaned to Stockholders not officers.....	88,000
Amount deposited in different States and countries for the security of <i>all</i> the company's policy-holders.....	25,000
Amount deposited in various States and countries, which, under the laws thereof, is held <i>exclusively</i> for the protection of the policy-holders therein.	

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$9,390 54

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	<i>Fire Risks.</i>
Fire risks taken.....	\$3,393,055 66
Premiums received.....	45,983 18
Losses paid.....	29,442 89
Total losses incurred during the year in the State of Michigan.....	28,635 02

## FIRE ASSOCIATION OF PHILADELPHIA.

## PENNSYLVANIA.

## HOME OFFICE, PHILADELPHIA.

(Incorporated March 27, 1820; commenced business September 1, 1817.)

J. LIGHTFOOT, *President*, - - - - - W. S. WINSHIP, *Secretary*.

Attorney for Michigan, L. H. Fox, of Detroit.

## CAPITAL.

Capital stock paid ..... \$500,000

## ASSETS.

Real estate.....	\$112,700 00
Loans on bond and mortgage of real estate (first liens) of which \$5,000.00 is in process of foreclosure.....	1,409,112 02
Interest due \$4,391.25 and accrued, \$21,134.68 on said mortgage loans ; total.....	25,525 93
Value of lands mortgaged.....	\$2,170,266 00
Buildings (insured for \$1,079,925).....	1,522,600 00
Total value of mortgaged premises.....	<u>\$3,692,866 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
United States 4 per cent registered bonds.....	\$200,000 00	\$253,000 00
Catawissa Railroad 7 per cent registered bonds.....	10,000 00	12,150 00
City of Camden 7 per cent bonds.....	6,000 00	6,120 00
Lehigh Valley Railroad 7 per cent registered bonds.....	32,000 00	44,640 00
Masonic Temple 5 per cent loan.....	20,000 00	20,000 00
Pennsylvania Railroad Company stock—2,590 shares.....	128,500 00	134,080 00
Shamokin Valley & Pottsville 7 per cent coupon bonds.....	20,000 00	24,600 00
Philadelphia City 6 per cent loan.....	\$72,900 00	481,041 00
Philadelphia & Erie Railroad 5 per cent registered bonds.....	100,000 00	114,000 00
Belt Railroad & Stock Yards 6 per cent 1st Mtg. Con. coupon bonds.....	50,000 00	56,500 00
Philadelphia City Passenger Railway Company 5 per cent coupon bonds.....	50,000 00	53,500 00
Louisville & Nashville Railroad 6 per cent Gen. Mtg. bonds.....	97,000 00	107,700 00
Texas & Pacific Railroad 6 per cent 1st Mtg. coupon bonds.....	13,000 00	14,490 00
City of Cincinnati 7 3-10 per cent loan.....	125,000 00	162,500 00
Lehigh Valley Railroad 6 per cent registered Con. Mtg. bonds.....	100,000 00	135,000 00
Lehigh Coal & Navigation Company 7 per cent Con. Mtg. bonds.....	100,000 00	130,000 00
Pennsylvania Railroad Company 6 per cent Gen. Mtg. bonds.....	58,000 00	78,560 00
Pennsylvania Railroad Company 6 per cent Con. Mtg. bonds.....	50,000 00	60,000 00
Pennsylvania Company 6 per cent bonds.....	49,000 00	52,920 00
Pennsylvania & New York Canal 7 per cent coupon bonds.....	8,000 00	9,290 00
Philadelphia, Germantown & Norristown Railroad stock—831 shares.....	16,350 00	44,685 00
Chestnut Hill Railroad stock—70 shares.....	3,500 00	9,450 00
Northern Central Railway Company 6 per cent Gen. Mtg. coupon bonds.....	169,000 00	194,990 00
Huntingdon & Broad Top Mountain Railroad 7 per cent 1st Mtg. coupon bonds.....	15,000 00	15,525 00
Northern Pacific Railroad Land Grant Gen. 1st Mtg. 6 per cent gold bonds.....	25,000 00	29,250 00
Philadelphia & Reading 6 per cent car trust certificates.....	25,000 00	25,000 00
Car Trust of New York, No. 3, Series G.....	20,000 00	17,000 00
Peoria Mercantile Library Association 6 per cent bonds.....	22,000 00	22,000 00
City of Clay Center 6 per cent coupon bonds.....	3,000 00	3,000 00
City of Richmond 6 per cent certificates.....	25,000 00	31,000 00
Mortgage Trust Company of Pennsylvania 5 per cent Deb. bonds.....	50,000 00	50,000 00
City of Millville 7 per cent coupon bonds.....	6,000 00	6,600 00
Northern Pacific Railroad 1st Mtg. 6 per cent coupon bonds (P. do. Div.).....	20,000 00	20,600 00
State of Georgia 4 1-2 per cent coupon bonds.....	25,000 00	26,575 00
Camden & Atlantic Railroad 5 per cent Reg. Con. bonds.....	30,000 00	31,200 00
Chamber of Commerce Association 6 per cent coupon bonds.....	13,000 00	13,000 00
Security Car Trust of Pennsylvania 6 per cent coupon certificates, Series A.....	20,000 00	20,000 00
Philadelphia & Reading Railroad 4 per cent Gen. Mtg. coupon bonds.....	10,000 00	8,862 00
Totals (carried out at market value).....	\$2,084,450 00	\$2,515,958 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$143,794.....	110,000 00
Cash in company's principal office, \$8,819.48; cash in bank, \$103,793.66.....	112,613 14
Interest due and accrued on stocks, not included in "market value".....	19,253 49
Interest due and accrued on collateral loans.....	1,217 83
Net premiums in due course of collection.....	159,722 76
Rents due and accrued.....	116 00

Aggregate amount of the assets of the company.....	\$4,466,219 67
Deduct special deposits in other States.....	50,000 00
Total admitted assets.....	\$4,416,219 67

## Items not Admitted as Available Assets.

Company's own stock.....	\$118,625 00
Loans on company's stock.....	3,025 00
Total.....	\$121,650 00

## LIABILITIES.

Amount of unpaid losses (of which \$24,261.34 are resisted).....	\$158,416 81
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$618,634 05
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	585,145 28

Amount of reserve on all outstanding risks .....	\$1,203,779 26
Reclaimable by insured on perpetual policies, (entire deposit or premium taken).....	1,973,573 92
Aggregate.....	\$3,335,769 99
Deduct liabilities on special deposits.....	36,398 00
Net liabilities (except capital stock).....	<u>\$3,299,371 99</u>
Surplus as regards policy-holders.....	\$1,116,847 68
Capital stock.....	500,000 00
Surplus over capital.....	<u>\$616,847 68</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$1,843,604 96
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	250,953 31
Net amount of cash actually received for premiums.....	\$1,592,651 05
Interest received on bonds and mortgages.....	83,480 55
Interest and dividends received on bonds and stocks, and from all other sources.....	134,832 70
Income from all other sources, viz.: Rents.....	2,646 86
Transfer and survey fees, etc.....	3,901 27
Deposit premiums received for perpetual fire risks (carried inside).....	\$49,844 00
Aggregate cash income.....	<u>\$1,817,512 43</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$1,062,964 85
Deduct amounts actually received for salvages, \$11,952.19; re-insurance, \$26,888.84.....	38,841 03
Net amount paid on losses.....	\$1,024,123 82
Cash dividends actually paid.....	200,000 00
Paid or allowed during the year for commissions and brokerage.....	309,606 94
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	145,199 93
Paid State, national, and local taxes, in this and other States.....	57,567 66
All other payments, viz.: general expenses.....	23,147 21
Amount of deposit returned during the year on perpetual fire risks (carried inside).....	\$36,840 68
Aggregate cash expenditures.....	<u>\$1,759,645 56</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$266,354,484	\$4,235,856 13
Written during the year.....	149,950,849	1,843,604 36
Total.....	\$416,305,333	\$6,079,460 49
Deduct expirations.....	137,820,724	1,726,220 55
In force at the end of the year.....	\$278,984,609	\$4,353,239 94
Deduct amount re-insured.....	2,331,223	37,580 33
Net amount in force December 31st, 1889.....	<u>\$276,653,386</u>	<u>\$4,315,659 56</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$97,697.751	\$1,237,268 11	1-2	\$618,634 05
1888		855,587	3,441 20	1-4	860 80
1889	Two years,	817,871	3,086 87	3-4	2,315 15
1887		17,824,758	196,487 02	1-6	32,747 83
1888	Three years,	18,380,371	202,597 20	1-2	101,298 60
1889		19,238,802	213,486 92	5-6	177,905 77
1886		899,065	3,895 64	1-8	498 95
1887	Four years,	861,186	3,534 37	3-8	1,325 89
1888		831,290	3,217 11	5-8	2,010 69
1889		898,549	3,732 81	7-8	3,266 21
1885		5,241,840	55,989 14	1-10	5,596 91
1886		6,533,061	86,475 84	3-10	25,942 60
1887	Five years,	8,727,265	106,919 02	1-2	53,459 51
1888		9,073,944	109,507 24	7-10	76,655 08
1889		8,980,005	112,390 05	9-10	101,151 04
Over five years		18,400	177 60		133 20
Perpetual. Entire premium		82,604,181	1,973,573 92		1,880,905 39
Totals		\$276,653,396	\$4,315,659 56		\$3,084,684 65

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$25,061,630
Total amount of cash dividends declared since the company commenced business	3,779,762
Total amount of the company's stock owned by the directors at par value	59,650
Losses paid from organization to date	14,326,925
Losses incurred during the year, fire	1,018,712

Amount deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

Name, State and Countries.	Deposits.	Liabilities.
Georgia	25,000 00	15,087 00
Virginia	25,000 00	21,361 00
Totals	\$50,000 00	\$36,398 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken	\$3,323,040 00
Premiums received	58,190 40
Losses paid	23,987 77
Total losses incurred during the year in the State of Michigan	24,379 26

## FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

## PENNSYLVANIA.

HOME OFFICE, No. 110, SOUTH FOURTH ST., PHILADELPHIA.

(Incorporated May 31, 1882; commenced business, April 19, 1883.)

JAMES N. STONE, President. - - - - - CHARLES R. PECK, Secretary.

Attorney for Michigan, IRA WORCESTER, of Detroit.

## CAPITAL.

Capital stock paid.....\$400,000

## ASSETS.

Real estate .....	\$53,000 00
Loans on bond and mortgage of real estate (first liens), of which \$1,000 is in process of foreclosure .....	272,050 00
Interest due \$2,453.50 and accrued, \$2,921.44 on said mortgage loans; total .....	5,374 94
Total value of mortgaged premises .....	<u>\$594,050 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Jersey City, 7 per cent loan .....	\$9,000 00	\$10,800 00	
Lehigh Valley Railroad 1st mortgage 6's .....	5,000 00	6,000 00	
Lehigh Valley Railroad 2d mortgage 7's, registered .....	8,000 00	11,200 00	
Lehigh Valley Railroad consolidated mortgage 6's, registered .....	2,000 00	2,700 00	
Lehigh Valley Railroad consolidated mortgage 6's, coupons .....	3,000 00	4,050 00	
Delaware & Bound Brook Railroad 1st mortgage 7's .....	24,000 00	31,920 00	
North Pennsylvania Railroad 2d mortgage 7's .....	12,000 00	14,280 00	
Catawissa Railroad bonds 2d mortgage 7's .....	4,000 00	4,980 00	
Pennsylvania Company 6's, registered .....	20,000 00	21,800 00	
Pennsylvania & New York Canal & Railroad, 1st mortgage 7's, due 1906 .....	6,000 00	7,880 00	
Pennsylvania & New York Canal & Railroad, 1st mortgage 7's, due 1896 .....	4,000 00	4,720 00	
Elmira & Williamsport Railroad stock .....	550 00	495 00	
Huntingdon & Broad Top Railroad & Coal Company 1st mortgage 7's .....	2,500 00	2,550 00	
Huntingdon & Broad Top Railroad & Coal Company 2d mortgage 7's .....	10,500 00	11,760 00	
Pittsburgh, Cincinnati & St. Louis Railroad Company 1st mortgage 7's .....	20,000 00	24,000 00	
American Steamship Company, 1st mortgage 6's .....	4,500 00	4,770 00	
West Jersey Railroad 1st mortgage 6's .....	15,000 00	17,250 00	
New York Car Trust No. 2, series D .....	5,000 00	5,000 00	
United New Jersey Railroad & Canal Company, consolidated mortgage 6's .....	20,000 00	24,800 00	
Philadelphia & Erie Railroad consolidated mortgage 5's .....	10,000 00	11,500 00	
Pennsylvania Railroad general mortgage 6's, registered .....	5,000 00	6,800 00	
Pennsylvania Railroad general mortgage 6's, coupons .....	8,000 00	7,320 00	
Junction Railroad Company, 2d mortgage 6's .....	7,000 00	8,400 00	
Camden & Atlantic Railroad 1st mortgage 6's .....	4,000 00	4,420 00	
Belvidere Delaware Railroad 1st mortgage 6's .....	1,000 00	1,120 00	
Connecting Railway, series C .....	2,000 00	2,440 00	
Connecting Railway, series D .....	1,000 00	1,220 00	
Westchester & Philadelphia Railroad general mortgage 7's .....	2,000 00	2,100 00	
Bell's Gap Railroad 1st mortgage 7's .....	10,000 00	11,000 00	
Philadelphia, Germantown & Norristown Railroad stock .....	13,200 00	35,840 00	
City of Camden 7 per cent bonds .....	1,000 00	1,200 00	
Pennsylvania Railroad consolidated mortgage 6's .....	6,000 00	7,280 00	
Philadelphia & Reading Car Trust 6's .....	10,000 00	10,100 00	
United Companies of New Jersey .....	15,000 00	34,050 00	
Germantown Passenger Railroad, 205 shares .....	10,250 00	20,705 00	
Schuylkill River East Side Railroad 1st mortgage 5's .....	15,000 00	15,750 00	
Pennsylvania Steel Company .....	15,000 00	15,900 00	
Baltimore & Ohio Equipment Association .....	12,000 00	12,120 00	
2d and 3d Street Passenger Railway Company, 100 shares stock .....	5,000 00	17,000 00	
Totals (carried out at market value) .....	<u>\$325,500 00</u>	<u>\$497,000 00</u>	437,000 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$34,354 .....	28,700 00
Cash in company's principal office, \$889.12; cash in bank, \$20,108.00 .....	20,997 12
Interest due and accrued on stocks, not included in "market value" .....	605 62
Interest due and accrued on collateral loans .....	1,025 65
Gross premiums in due course of collection .....	34,490 17
Rents due and accrued .....	323 83
Perpetual deposit in other company .....	2,027 50

Aggregate amount of all the available assets of the company ..... \$855,594 83

## LIABILITIES.

Amount of unpaid losses (of which \$1,015.13 are resisted) .....	\$30,544 68
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$72,740 48
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	<u>38,584 99</u>

Amount of reserve on all outstanding risks.....	\$111,305 45
Reclaimable by insured on perpetual policies (entire deposit or premium taken).....	164,193 82
Commissions and brokerage.....	6,334 92

Aggregate liabilities (except capital stock)..... \$312,378 87

Surplus as regards policy-holders.....	\$543,215 96
Capital stock.....	400,000 00
Surplus over capital.....	<u>\$143,215 96</u>

## INCOME DURING THE YEAR.

## On Fire Risks.

Gross amount of cash received for premiums.....	\$222,172 33
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	61,046 95

Net amount of cash actually received for premiums.....	\$161,125 43
Interest received on bonds and mortgages.....	11,882 75
Interest and dividends received on bonds and stocks, and from all other sources.....	24,772 74
Income from all other sources, viz.: Rents \$927.21; discounts on perpetual premiums \$164.45.....	1,091 66

Deposit premiums (less 10 per cent.) received from perpetual fire risks (carried inside).....	\$22,869 73
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Aggregate cash income..... \$196,872 58

## EXPENDITURES DURING THE YEAR.

## On Fire Risks.

Gross amount actually paid for losses.....	\$102,820 65
Deduct amounts actually received for salvages and re-insurance.....	2,991 66

Net amount paid on losses (of which \$11,463.27 belonged to prior years).....	\$99,828 99
Cash dividends actually paid.....	28,000 00
Paid or allowed during the year for commissions and brokerage.....	39,173 79
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	9,747 46
Paid State, national and local taxes, in this and other States.....	6,500 84
All other payments, viz.: General expenses.....	10,653 78

Aggregate cash expenditures..... \$193,904 86

## MISCELLANEOUS.

## Risks and Premiums. (Excluding Perpetuals.)

	Fire Risks.	Premiums Thereon.
In force December 31st, 1888.....	\$15,622,251	\$196,635 16
Written and renewed during 1889.....	17,761,820	202,707 68
Total.....	\$33,384,071	\$401,342 79
Deduct cancellations and expirations.....	15,548,685	182,906 04
In force Dec. 31st, 1889.....	\$17,835,386	\$218,436 75
Deduct amount re-insured.....	472,065	3,881 69
	<u>\$17,363,321</u>	<u>\$215,055 06</u>

## Perpetual Risks.

	Risks.	Deposits.
In force Dec. 31st, 1888.....	\$5,286,068	\$143,546 61
Written during 1889.....	1,064,017	25,410 81
Total.....	6,340,100	\$168,957 42
Deduct cancellations.....	163,628	4,768 80
In force Dec. 31st, 1889.....	<u>\$6,176,272</u>	<u>\$164,193 82</u>

Losses paid during 1889, \$1,926.58.



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$11,980,985	\$145,480 92	1-2	\$72,740 46
1889		91,548	1,116 62	1-4	279 15
1889	Two years,	97,800	965 77	3-4	716 82
1887		704,592	8,452 48	1-6	1,408 74
1889	Three years,	808,984	9,846 67	1-2	4,923 33
1889		1,024,533	12,190 86	5-6	10,163 60
1886		14,350	144 42	1-8	18 05
1887	Four years,	8,088	75 55	3-8	23 32
1888		26,200	390 46	5-8	244 05
1889		39,050	418 80	7-8	365 45
1885		931,767	4,234 15	1-10	423 41
1886		418,123	5,686 45	5-10	1,690 92
1887	Five years,	435,745	6,330 04	5-10	3,165 00
1889		511,739	6,632 34	7-10	4,342 75
1889		724,685	9,129 21	9-10	8,216 28
1889		500	23 25	5-12	9 70
1887	Six years,	14,500	344 12	7-12	200 76
1889		5,810	49 05	9-12	86 81
1888		12,800	962 55	1-14	25 97
1884		5,000	175 00	8-14	87 50
1885		24,400	690 25	5-14	246 15
1886	Seven years,	7,700	151 00	1-2	75 50
1887		8,400	346 75	9-14	158 58
1888		31,900	891 40	11-14	700 37
1889		16,000	445 00	13-14	413 14
1880		500	85 00	1-20	1 75
1882		2,000	126 00	5-20	49 00
1886	Ten years,	4,000	160 00	13-20	104 00
1887		5,000	75 00	15-20	56 25
1889		12,700	171 25	19-20	162 64
Totals		\$17,363,831	\$215,056 06		\$111,305 45

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$1,580,230
Total amount of cash dividends declared since the company commenced business	508,408
Total amount of the company's stock owned by the director's at par value	83,500
Total amount loaned to officers and directors	9,700
Losses paid from organization to date	921,514
Losses incurred during the year, fire	120,181

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$253,686 00
Losses paid	4,033 88
Total losses incurred during the year in the State of Michigan	448 38
	681 13

## FRANKLIN INSURANCE COMPANY.

OHIO.

HOME OFFICE, COLUMBUS.

(Incorporated April 29, 1864; commenced business May 25, 1864.)

P. W. HUNTINGTON, President. - - - - - HENRY O'KANE, Secretary.

Attorney for Michigan, JAMES C. BURTON, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....		\$99,857 00
Interest accrued on said mortgage loans .....		3,888 85
Value of lands mortgaged.....	\$254,500 00	
Buildings.....	105,500 00	
Total value of mortgaged premises.....	\$360,000 00	

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States registered bonds.....	\$173,000 00	\$219,710 00	
Totals (carried out at market value).....	\$173,000 00	\$219,710 00	219,710 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$300.00.....	300 00
Cash in company's principal office, \$588.70 ; cash in bank, \$8,274.59.....	8,863 29
Net premiums in due course of collection.....	40,741 42
Unpaid premiums due at home office (not three months old).....	1,656 00

Aggregate amount of all the available assets of the company.....	\$375,016 56
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## LIABILITIES.

Amount of unpaid losses.....	\$2,850 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$50,285 81
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	89,589 01
Amount of reserve on all outstanding risks.....	148,875 42
Aggregate liabilities (except capital stock).....	\$151,725 42
Surplus as regards policy-holders.....	\$223,291 14
Capital stock.....	300,000 00
Surplus over capital.....	\$23,291 14

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$251,356 29
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	45,201 78
Net amount of cash actually received for premiums.....	\$206,154 56
Interest received on bonds and mortgages.....	4,178 28
Interest and dividends received on bonds and stocks, and from all other sources.....	6,920 00
Income from all other sources, viz.: Rents \$225; premium on R. R. bonds sold, \$4,082.....	4,307 00
Aggregate cash income.....	\$221,559 84

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$130,981 60
Deduct amounts actually received for salvages.....	687 25

Net amount paid on losses (of which \$2,608.43 belonged to prior years).....	\$130,314 35
Cash dividends actually paid.....	18,000 00
Paid or allowed during the year for commissions and brokerage.....	41,731 76
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	14,161 31
Paid State, national, and local taxes, in this and other States.....	4,053 18
Supplies, \$6,019.61; General Expenses, \$8,307.26.....	14,326 87
All other payments, viz: New furniture in new office.....	5,418 37
Aggregate cash expenditures.....	<u>\$228,005 84</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$21,699,572	\$217,205 34
Written during the year.....	22,519,610	257,349 96
Total.....	<u>\$44,219,182</u>	<u>\$474,755 34</u>
Deduct expirations.....	17,378,012	200,074 13
Net amount in force December 31st, 1889.....	<u>\$26,841,170</u>	<u>\$274,681 19</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$10,469,787	\$118,571 62	1-2	\$59,285 81
1888.....	Two years, {	169,597	1,770 62	1-4	885 31
1889.....		101,021	695 71	3-4	521 79
1887.....	Three years, {	2,650,768	26,841 85	1-6	4,390 31
1888.....		2,718,068	26,821 09	1-2	13,180 54
1889.....		3,242,819	27,684 25	5-6	23,070 20
1886.....		27,525	295 00	1-8	36 87
1887.....	Four years, {	26,791	427 90	3-8	180 47
1888.....		72,261	927 62	5-8	579 75
1889.....		68,705	568 23	7-8	510 30
1885.....		523,487	5,623 47	1-10	562 34
1886.....	Five years, {	656,216	6,074 52	3-10	1,822 35
1887.....		1,646,871	14,992 65	1-2	7,496 32
1888.....		1,725,887	17,706 92	7-10	12,394 88
1889.....		2,731,302	26,664 74	9-10	23,998 23
Totals.....		<u>\$26,841,170</u>	<u>\$274,681 19</u>		<u>\$148,875 42</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,417,492
Total amount of cash dividends declared since the company commenced business.....	292,000
Losses paid from organization to date.....	670,088
Losses incurred during the year, fire.....	<u>181,323</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$316,725 00
Premiums received.....	3,255 55
Losses paid.....	1,318 24
Total losses incurred during the year in the State of Michigan.....	<u>1,318 24</u>

## FRANKLIN FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, NO. 421 WALNUT STREET, PHILADELPHIA.

(Incorporated April 22, 1889; commenced business June, 1889)

JAMES W. McALLISTER, *President*. - - - - - EZRA T. CRESSON, *Secretary*.

Attorney for Michigan, JOHN G. ERWIN, of Detroit.

## CAPITAL.

Capital stock paid.....\$400,000

## ASSETS.

Real estate.....	\$316,150 00
Loans on bond and mortgage of real estate (first liens).....	574,681 34
Interest due, \$1,567.79, and accrued, \$8,567.20 on said mortgage loans; total.....	10,134 99
Total value of mortgaged premises (buildings insured for \$641,250).....	\$1,489,495 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
Pennsylvania & New York Canal & Railroad, 5's, 1889.....	\$10,000 00	\$11,500 00
Philadelphia, Wilmington & Baltimore Railroad, 6's, 1901.....	3,000 00	3,390 00
Pennsylvania Car Trust, 5's, 9 years, series B, 1891.....	1,000 00	1,000 00
Philadelphia & Erie Railroad, 4's, 1920.....	10,000 00	10,200 00
Marion County (Ind.) Court House, 5's, 1891.....	10,000 00	10,100 00
First National Bank of Philadelphia stock.....	5,000 00	12,000 00
Philadelphia, Wilmington & Baltimore Railroad Debenture, 4's, 1922.....	15,000 00	15,150 00
Pennsylvania Equipment Trust, 4's, series D, 1891.....	25,000 00	24,750 00
Belvidere Delaware Railroad Cons. Mtg. 4's, 1927.....	21,000 00	21,282 50
Philadelphia, Wilmington & Baltimore Railroad Reg. 4's, 1917.....	10,000 00	10,100 00
City of Quincy, Ills., 4% per cent bonds, 1906.....	15,000 00	15,450 00
Southwark National Bank stock.....	2,500 00	6,000 00
Gloucester County, N. J., 4's.....	35,000 00	36,050 00
Northern Pacific Railroad, Missouri Division, 1st Mtg. 6's, 1919.....	6,000 00	6,180 00
Iowa City & Western Railroad, 1st Mtg. 7's, 1909.....	20,000 00	19,000 00
National Water Works Co. of New York, Cons. Gold 6's, 1908.....	25,000 00	25,500 00
Delaware & Hudson Canal Co. 1st Mtg. 7's, 1891.....	10,000 00	10,200 00
Delaware & Bound Brook Railroad, 6's, 1899.....	8,000 00	9,200 00
Lehigh Valley Railroad Con. Mtg. 6's, registered, 1923.....	12,000 00	16,320 00
Lehigh Valley Railroad Con. Mtg. 6's, coupon, 1923.....	2,400 00	2,720 00
Chicago & Western Indiana Railroad 1st Mtg. 6's, 1919.....	16,000 00	16,080 00
Pennsylvania Railroad Collateral Trust Loan, 4% 5's, 1913.....	30,000 00	32,400 00
Infantry Battalion of State Fencibles, 6's, 1896.....	2,000 00	2,000 00
Columbus & Cincinnati Midland Railroad 1st Mtg. 6's, 1914.....	25,000 00	28,987 50
Philadelphia, Wilmington & Baltimore Railroad stock.....	6,250 00	7,500 00
St. Paul, Minnesota & Manitoba Railroad 1st Mtg. gold 7's, 1909.....	4,000 00	4,640 00
Stony Creek Railroad, 7's, coupons, 1907.....	4,000 00	4,800 00
Baltimore & Potomac Railroad 1st Mtg. sinking fund, gold, 6's, 1911.....	10,000 00	12,300 00
Baltimore & Potomac Railroad 1st Mtg. tunnel road, gold, 6's, 1911.....	11,000 00	13,580 00
Pennsylvania & New York Canal & Railroad, 7's, series A, 1896.....	7,000 00	8,120 00
West Jersey Railroad, 7's, 1899.....	10,000 00	12,500 00
Philadelphia & Reading Railroad, 7's, 1893.....	17,000 00	18,870 00
Hestonville, Mantua & Fairmount Passenger Railway Co. 6's, 1895.....	10,000 00	10,800 00
Connecting Railroad Co., 6's, 1901.....	20,000 00	24,500 00
Easton & Amboy Railroad 1st Mtg. 5's, 1920.....	25,000 00	28,750 00
Huntingdon & Broadtop Railroad, 1st Mtg. 7's, 1890.....	5,000 00	5,175 00
Lehigh Valley Railroad, 1st Mtg. 6's, 1898.....	35,000 00	40,600 00
Elmira & Williamsport Railroad, 5's, 1892.....	10,000 00	10,650 00
Philadelphia, Wilmington & Baltimore Trust Certificate, 4's, 1921.....	25,000 00	25,250 00
New York, Lackawanna & Western Railroad, 6's, 1921.....	25,000 00	33,750 00

	Par Value.	Market Value.	
West Jersey Railroad consolidated Mtg 6's, 1909	\$22,000 00	\$26,070 00	
New York Central Railroad extended 5's, 1893	25,000 00	25,781 25	
Jacksonville Southeastern Railroad, Gen'l Mtg. 6's, 1912	10,000 00	10,000 00	
Harrisburgh, Portsmouth, Mt. Joy & Lancaster Railroad, Ext. 4's, 1913	25,000 00	26,250 00	
Lehigh Coal & Navigation Co. loan, 6's, 1897	8,800 00	8,762 00	
Northern Central Railroad, 2d Mtg. 5's, series B, 1926	15,000 00	16,500 00	
West Jersey & Atlantic Railroad, 6's, 1910	14,000 00	14,980 00	
Continental Hotel Co., preferred stock	1,600 00	2,400 00	
Pennsylvania Company, 6's, 1907	25,000 00	27,000 00	
Stenbenville & Indiana Railroad, 1st Mtg. Ext. 5's, 1914	30,000 00	31,850 00	
Pennsylvania Salt Manufacturing Co., 5's, 1900	47,000 00	50,760 00	
Candem & Atlantic Railroad consolidated 6's, 1911	14,000 00	15,400 00	
Northern Central Railroad consolidated Gen'l Mtg. sterling gold 6's, 1904	18,000 00	19,800 00	
Philadelphia & Erie Railroad, gold 5's, 1920	10,000 00	11,400 00	
Lehigh Valley Railroad Cons. Mtg. sterling gold, 6's, 1897	50,000 00	58,500 00	
Mine Hill & Schuylkill Haven Railroad stock	25,000 00	96,000 00	
Pennsylvania Company for Insurance on Lives, etc., stock	2,500 00	15,875 00	
Lehigh Valley Coal Co. registered 5's, 1910	20,000 00	21,000 00	
Pennsylvania Car Trust, registered 5's, 7 years, series H, 1891	8,000 00	8,000 00	
Baltimore & Ohio Railroad, extended 4's, 1935	24,500 00	24,500 00	
Pennsylvania Car Trust, 5's, 6 years, series H, 1890	16,000 00	16,000 00	
Pennsylvania Car Trust, 5's, 8 years, series B, 1890	1,000 00	1,000 00	
Northern Central Railroad, consolidated 4½'s, 1925	10,000 00	10,700 00	
River Front Railroad, 1st Mtg. 4½'s, 1912	16,000 00	16,000 00	
<b>Totals (carried out at market value)</b>	<b>\$975,650 00</b>	<b>\$1,088,353 25</b>	<b>\$1,088,353 25</b>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$1,269,623.37	1,040,200 00
Cash in company's principal office, \$18,350.75; cash in bank, \$66,379.75	84,730 50
Interest due and accrued on collateral loans	1,297 65
Gross premiums in due course of collection	58,909 31

Aggregate amount of all the available assets of the company ..... **\$3,174,357 04**

#### LIABILITIES.

Amount of unpaid losses (of which \$6,324.00 are resisted)	\$30,754 43
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$230,926 78
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	196,448 80
Amount of reserve on all outstanding risks	426,375 53
Reclaimable by insured on perpetual policies, (entire deposit or premium taken)	1,447,745 36
Cash dividends declared, due or to become due	150 00
Commissions and brokerage	8,133 37
Aggregate liabilities (except capital stock)	<b>\$1,913,158 69</b>

Surplus as regards policy-holders	\$1,261,196 35
Capital stock	400,000 00
Surplus over capital	<b>\$861,196 35</b>

#### INCOME DURING THE YEAR.

Gross amount of cash received for premiums	On Fire Risks. \$530,212 52
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	57,778 44
Net amount of cash actually received for premiums	\$472,439 08
Interest received on bonds and mortgages	75,514 23
Interest and dividends received on bonds and stocks, and from all other sources	56,375 24
Income from all other sources, viz.: Rents, \$9,851.16; policy and transfer fees, \$1,904; surveys, \$251.00	12,006 16
Deposit premiums (less 10 per cent) received for perpetual fire risks (carried inside)	\$81,228 26
Aggregate cash income	<b>\$616,334 71</b>

## EXPENDITURES DURING THE YEAR.

Net amount paid for fire losses .....	\$311,352 20
Cash dividends actually paid .....	100,142 50
Paid or allowed during the year for commissions and brokerage .....	81,633 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	54,163 23
Paid State, national, and local taxes, in this and other States .....	21,924 01
All other payments, viz.: General expenses .....	68,741 95

Amount of deposit premium returned during the year on perpetual fire  
risks (carried inside) ..... \$37,712 84

Aggregate cash expenditures ..... \$637,957 78

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1898 .....	\$188,090,823	\$2,306,228 16
Written during the year .....	50,555,253	564,905 08
Total .....	\$188,645,576	\$2,873,133 19
Deduct expirations .....	49,794,861	570,490 92
In force at the end of the year .....	\$188,850,695	\$2,302,652 27
Deduct amount re-insured .....	1,184,800	12,778 99
Net amount in force December 31st, 1899 .....	<u>\$187,665,895</u>	<u>\$2,289,873 28</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1899	One year or less	\$28,455,247	\$319,445 69	1-2	\$159,722 85
1898	Two years,	193,479	1,833 98	1-4	916 99
1899		300,433	1,777 88	3-4	1,353 41
1897	Three years,	8,630,875	90,732 13	1-6	15,122 02
1898		8,135,223	86,966 04	1-2	43,458 02
1899	Four years,	9,162,091	95,171 00	5-6	79,909 16
1898		215,585	2,304 28	1-8	275 53
1897	Five years,	304,611	2,177 69	3-8	816 63
1898		165,444	1,905 14	5-8	1,246 96
1899	Perpetual—Entire premium	120,594	1,274 24	7-8	1,114 96
1898		3,770,826	54,628 06	1-10	5,463 80
1897	Five years,	3,782,183	46,276 06	3-10	13,832 81
1898		4,620,408	59,607 73	1-2	26,908 87
1899	Perpetual—Entire premium	4,579,598	51,258 82	7-10	85,877 67
1898		3,898,942	45,508 17	9-10	41,006 85
Totals		<u>\$188,850,695</u>	<u>\$2,302,652 27</u>		<u>\$1,765,294 71</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$26,585,499
Total amount of cash dividends declared since the company commenced business .....	4,884,000
Total amount of the company's stock owned by the directors at par value .....	81,500
Losses paid from organization to date .....	14,437,166
Losses incurred during the year, fire .....	286,670

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	<i>Fire Risks.</i>
Fire risks taken .....	\$1,746,027 06
Premiums received .....	27,391 50
Losses paid .....	6,623 92
Total losses incurred during the year in the State of Michigan .....	<u>4,765 99</u>

## GERMAN INSURANCE COMPANY.

## ILLINOIS.

HOME OFFICE, FREEPORT.

(Incorporated February, 1885; commenced business October 1886.)

M. HETTINGER, *President.* - - - - - WILLIAM TREMBOR, *Secretary.*

Attorney for Michigan, HORACE F. CORNELL, of Kalamazoo.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate.....	\$15,000 00
Loans on bond and mortgage of real estate (first liens), of which \$7,925.60 is in due process of foreclosure.....	1,363,632 44
Interest due \$3,958.70 and accrued, \$49,372.75 on said mortgage loans; total.....	58,331 45
Value of lands mortgaged.....	\$2,565,900 00
Buildings (insured for \$619,710).....	1,100,000 00
Total value of mortgaged premises.....	\$3,665,900 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
City of Freeport, bonds.....	\$10,000 00	\$10,200 00
City of Freeport, bonds.....	15,700 00	15,700 00
City of Freeport, bonds.....	400 00	400 00
Town of Freeport, bonds.....	2,100 00	2,100 00
Freeport Water Co., bonds.....	16,000 00	16,480 00
Abilene Water and Electric Light bonds.....	5,000 00	4,250 00
Atlantic, Iowa, water bonds.....	2,000 00	2,000 00
Custer Co., Dakota, bonds.....	350 00	355 00
Custer Co., Dakota, bonds.....	800 00	800 00
Forest Lawn Cemetery bonds.....	350 00	350 00
Minnehaha Co., Dakota, school bonds.....	800 00	800 00
Grand Island, Nebraska, school bonds.....	1,100 00	1,100 00
Oregon, Illinois, bonds.....	3,500 00	3,500 00
Manning, Iowa, bonds.....	5,000 00	5,150 00
Monroe Co., Illinois, bonds.....	250 00	250 00
Madison Co., Nebraska, school bonds.....	250 00	250 00
Pennington Co., Dakota, bonds.....	100 00	110 00
Oregon, Illinois, bridge bonds.....	6,300 00	6,615 00
Mt. Morris, Illinois, bonds.....	26,500 00	26,500 00
Siox Falls, Dakota, school bonds.....	1,000 00	1,000 00
Spencer, Iowa, bonds.....	5,000 00	5,000 00
Town of Florence, Illinois, school bonds.....	600 00	600 00
Adams Co., Nebraska, school bonds.....	350 00	350 00
Siox Falls, Dakota, warrant.....	16,000 00	16,000 00
United States Savings Bank, Topeka, Kansas, stock.....	5,000 00	5,000 00
Upland Banking Co., Upland, Nebraska, stock.....	1,000 00	1,000 00
Central Nebraska National Bank, Broken Bow, Neb., stock.....	10,000 00	10,000 00
The Park Trust Company, Minneapolis, Kansas, stock.....	500 00	500 00
First National Bank, Great Bend, Kansas, stock.....	2,500 00	3,500 00
First National Bank, Dighton, Kansas, stock.....	2,500 00	2,600 00
The National Bank of Commerce, Kansas City, Mo., stock.....	8,000 00	9,600 00
Minnehaha National Bank, Siox Falls, Dakota, stock.....	27,000 00	27,000 00
First National Bank, Larned, Kansas, stock.....	5,000 00	6,000 00
German American Loan & Trust Co., Siox Falls, Dak., stock.....	25,000 00	25,000 00
Missouri Trust Company, Sedalia, Missouri, stock.....	5,000 00	5,200 00
Ricker National Bank, Quincy, Illinois, stock.....	5,000 00	8,000 00
State Bank, Duluth, Minnesota, stock.....	8,000 00	8,640 00
American National Bank, Kansas City, Missouri, stock.....	5,000 00	5,750 00
Winton & Deming State Bank, Ashland, Kansas, stock.....	5,000 00	5,500 00
Peoples' National Bank, Burlington, Kansas, stock.....	600 00	680 00
LeMars National Bank, Lemars, Iowa, stock.....	8,000 00	3,750 00

	Par Value.	Market Value.	
First National Bank, Blue Hill, Nebraska, stock.....	\$5,000 00	\$6,250 00	
Western Investment Loan & Trust Co., Topeka, Kan., stock.....	2,500 00	2,500 00	
Deming Investment Company, Oswego, Kansas, stock.....	4,000 00	4,000 00	
Union Loan and Building Association, Freeport, Ill., stock.....	3,850 00	5,368 00	
Home Building and Loan Association, Rockford, Ill., stock.....	1,075 00	1,150 00	
Belleville, Illinois, Building and Loan Association stock.....	2,472 20	2,900 87	
Atlantic, Iowa, Mutual Building and Loan Association stock.....	1,662 00	2,220 00	
Sioux Falls, Dakota, Mutual Aid Association stock.....	855 00	981 00	
Totals (carried out at market value).....	\$258,464 00	\$272,559 87	\$272,559 87

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$113,050.....	55,899 50
Cash in company's principal office, \$10,149.14; cash in bank, \$222,046.93.....	232,196 07
Interest due and accrued on collateral loans and certificates of deposit.....	4,183 97
Net premiums in due course of collection.....	133,854 23
Bills receivable, <i>not matured</i> , taken for fire risks.....	316,963 56
Aggregate amount of all the available assets of the company.....	\$2,452,621 09

## LIABILITIES.

Amount of unpaid losses (of which \$9,000.00 are resisted).....	\$89,423 59
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$317,547 95
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,364,512 80
Amount of reserve on all outstanding risks.....	1,682,060 75
Return premiums, etc. ....	25,123 50
Aggregate liabilities (except capital stock).....	\$1,796,607 84
Surplus as regards policy-holders.....	\$656,018 25
Capital stock.....	200,000 00
Surplus over capital.....	\$456,018 25

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$1,559,357 08	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	274,969 28	
Net amount of cash actually received for premiums.....		\$1,284,397 85
Interest received on bonds and mortgages.....		141,062 70
Interest and dividends received on bonds and stocks, and from all other sources.....		
Income from all other sources, viz.: Rents, \$188.00; worthless notes, \$3,325.71; salvage, \$1,226.17; total.....		4,739 88
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	\$316,963 56	
Aggregate cash income.....		\$1,430,200 43

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$85,483 belonged to prior years) ..	\$720,162 30
Cash dividends actually paid.....	40,000 00
Paid or allowed during the year for commissions and brokerage.....	357,400 08
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	135,944 22
Paid State, national, and local taxes, in this and other States (including Insurance Departments).....	20,370 21
All other payments, viz.: general expenses.....	20,277 19
Aggregate cash expenditures.....	\$1,294,154 00



## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888	-----	\$163,712.821	\$3,132,583 66
Written during the year	-----	92,230,098	1,559,357 08
Total	-----	\$255,942,919	\$4,691,940 74
Deduct expirations	-----	79,659,745	1,385,812 98
In force at the end of the year	-----	\$176,283,174	\$3,306,127 76
Deduct amount re-insured	-----	4,735,825	70,908 39
Net amount in force December 31, 1889.	-----	\$171,547,349	\$3,235,129 37

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less	\$42,307,008	\$635,095 90	1-2	\$317,547 95
1888	Two years,	332,135	3,244 00	1-4	811 00
1889		348,800	5,099 00	3-4	3,824 25
1887	Three years,	10,679,400	180,199 00	1-6	26,699 66
1888		12,627,135	185,618 00	1-2	92,309 00
1889		16,713,788	244,832 00	5-6	204,026 65
1886	Four years,	325,125	8,063 00	1-8	1,007 85
1887		330,673	8,266 00	3-8	3,099 75
1888		378,045	5,670 00	5-8	3,543 75
1889		251,448	5,235 00	7-8	4,580 59
1885	Five years,	15,479,150	340,280 00	1-10	34,028 00
1886		16,108,543	402,713 00	3-10	120,813 90
1887		18,725,750	411,966 00	1-2	205,968 00
1888		16,657,430	368,339 00	7-10	237,872 30
1889		20,282,922	450,459 47	9-10	405,413 10
Totals	-----	\$171,547,349	\$3,235,129 37	-----	\$1,682,060 75

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	-----	\$11,443,013
Total amount of cash dividends declared since the company commenced business	-----	479,665
Total amount of the company's stock owned by the directors at par value	-----	100,750
Total amount loaned to officers and directors	-----	12,050
Losses paid from organization to date	-----	5,023,346
Losses incurred during the year, fire	-----	710,222
Loaned to stockholders not officers	-----	37,550

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken	\$3,476,504 00
Premiums received	55,719 98
Losses paid	27,763 45
Total losses incurred during the year in the State of Michigan	25,912 55

## GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 115, BROADWAY, NEW YORK CITY.

(Incorporated March, 1872; commenced business March 7, 1872.)

EMIL OELBERMANN, *President.* - - - - - JAMES A. SILVEY, *Secretary.*

Attorney for Michigan, ALEXANDER A. SAENGER, of Detroit.

## CAPITAL.

Capital stock paid----- \$1,000,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States	\$2,060,000 00	\$2,608,900 00	
Atlanta City	25,000 00	26,500 00	
St. Louis city	100,000 00	106,000 00	
City of Nashville	25,000 00	26,500 00	
Chicago & Rock Island R. R.	70,000 00	88,000 00	
Cairo & Fulton	25,000 00	25,750 00	
Chicago, Milwaukee & St. Paul	100,000 00	109,800 00	
Central Pacific	50,000 00	56,500 00	
Union Pacific	50,000 00	56,500 00	
Kansas Pacific	85,000 00	96,200 00	
Chicago & Northwestern sinking fund	10,000 00	121,600 00	
Chicago & Northwestern debenture	45,000 00	49,500 00	
St. Louis, K. C. & Northern	60,000 00	67,200 00	
Erie Railway	100,000 00	139,000 00	
Syracuse, Binghamton & N. Y.	30,000 00	40,500 00	
Little Miami	25,000 00	27,500 00	
Louisville & Nashville, general mortgage	25,000 00	28,000 00	
Louisville & Nashville trust	50,000 00	55,000 00	
New York, Lackawanna & Western	100,000 00	138,000 00	
Chicago, Burlington & Quincy	55,000 00	57,300 00	
Missouri Pacific	50,000 00	55,000 00	
Missouri, Kansas & Texas	50,000 00	55,000 00	
New York Central & Hudson River	100,000 00	111,000 00	
Albany & Susquehanna	75,000 00	92,500 00	
St. Paul, Minn. & Manitoba	30,000 00	34,500 00	
Chicago, Milwaukee & St. Paul	30,000 00	31,500 00	
Pennsylvania company	55,000 00	60,000 00	
Dakota & Great Southern	15,000 00	15,000 00	
Omaha & St. Louis	57,000 00	40,750 00	
New York, Chicago & St. Louis	45,000 00	42,250 00	
STOCKS—			
New York & Harlem R. R.	121,650 00	329,125 00	
Chicago, Rock Island & Pacific R. R.	55,000 00	55,900 00	
Omaha & St. Louis	48,000 00	12,000 00	
Consolidated Gas Company	50,000 00	47,000 00	
American Exchange National Bank	10,000 00	16,500 00	
Franklin Insurance Company of Indianapolis	195,700 00	195,700 00	
Delaware & Hudson Canal company	10,000 00	14,600 00	
New York Mutual Gas Light company	20,000 00	20,900 00	
Totals (carried out at market value)	\$4,217,350 00	\$5,143,175 00	\$5,143,175 00

Cash in company's principal office, \$2,427.22; cash in bank, \$170,773.60	173,200 82
Gross premiums in due course of collection	227,971 09
Aggregate amount of the assets of the company	\$5,544,346 91
Deduct special deposits in other States	125,000 00
Total admitted assets	\$5,419,346 91

## LIABILITIES.

Amount of unpaid losses (of which \$13,310 are resisted)	\$200,252 31
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$928,160 75
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	1,109,178 96
Amount of reserve on all outstanding risks	2,037,339 11
All other demands against the company	54,564 37
Aggregate	\$2,292,155 79
Deduct liabilities on special deposits	53,314 41
Aggregate liabilities (except capital stock)	\$2,238,841 38
Surplus as regards policy-holders	\$3,180,506 53
Capital stock	1,000,000 00
Surplus over capital	\$2,180,506 53

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$2,994,645 98
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	564,284 81
Net amount of cash actually received for premiums.....	\$2,430,361 65
Interest and dividends received on bonds and stocks, and from all other sources.....	210,114 75
Aggregate cash income.....	\$2,640,476 40

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On Fire Risks.</i> \$1,688,200 63
Deduct amounts actually received for salvages, \$10,171.62; re-insurance, \$201,971.00.....	212,142 62
Net amount paid on losses (of which \$198,096.09 belonged to prior years).....	\$1,426,058 03
Cash dividends actually paid.....	200,000 00
Paid or allowed during the year for commissions and brokerage.....	397,152 65
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	192,075 44
Paid State, national, and local taxes, in this and other States.....	61,808 50
All other payments, viz.: Rent and miscellaneous expenses.....	245,017 10
Aggregate cash expenditures.....	\$2,522,111 72

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$504,528,313	\$3,899,981 10
Written during the year.....		848,529,410	2,967,144 70
Total.....		\$953,057,723	\$6,877,125 80
Deduct expirations.....		848,568,067	2,836,258 87
In force at the end of the year.....		\$504,469,656	\$4,040,866 98
Deduct amount re-insured.....		8,129,249	67,642 85
Net amount in force December 31st, 1889.....		\$496,340,407	\$3,973,224 58

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$306,284,769	\$1,856,321 50	1-2	\$928,180 75
1888.....		8,974,147	21,006 39	1-4	5,251 86
1889.....	Two years,.....	1,997,106	16,996 82	3-4	12,746 49
1887.....		73,867,150	409,487 97	1-6	68,247 99
1888.....	Three years,.....	72,535,269	465,349 66	1-3	232,697 33
1889.....		60,646,189	472,737 55	5-6	806,964 60
1886.....		667,274	4,856 69	1-8	607 06
1887.....	Four years,.....	1,826,840	7,757 14	3-8	2,908 92
1888.....		913,377	8,044 56	5-8	5,027 85
1889.....		843,189	8,842 08	7-8	7,736 82
1885.....		9,926,132	94,291 21	1-10	9,429 12
1886.....	Five years,.....	17,190,565	188,796 87	8-10	41,638 89
1887.....		16,189,965	153,117 86	1-3	76,558 98
1888.....		15,561,741	156,188 23	7-10	110,731 74
1889.....		14,415,674	157,368 06	9-10	141,681 25
Totals.....		\$496,340,407	\$3,973,224 58		\$2,087,339 11

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$27,100,082
Total amount of cash dividends declared since the company commenced business.....	2,140,000
Total amount of the company's stock owned by the directors at par value.....	820,500
Losses paid from organization to date.....	13,284,174
Losses incurred during the year, fire.....	1,484,917
Amount deposited in various States and countries for the benefit of policy-holders therein.....	

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$10,178 55
Virginia.....	50,000 00	30,574 38
Georgia.....	25,000 00	22,461 48
<b>Totals.....</b>	<b>\$125,000 00</b>	<b>\$53,214 41</b>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$3,808,770 00
Premiums received.....	59,715 47
Losses paid.....	11,954 86
Total losses incurred during the year in the State of Michigan.....	7,217 87

## GERMAN FIRE INSURANCE COMPANY.

## ILLINOIS.

## HOME OFFICE, PEORIA.

(Incorporated May 10, 1876; commenced business May 12, 1876.)

B. CREMER, *President.* - - - - - THEO. J. MÜLLER, *Secretary.*

Attorney for Michigan, HENRY C. KLOCKSIEM, of Lansing.

## CAPITAL.

Capital stock paid.....\$300,000

## ASSETS.

Real estate.....	\$4,900 00
Loans on bond and mortgage of real estate (first liens).....	269,016 16
Interest accrued on said mortgage loans.....	9,977 13
Value of lands mortgaged.....	\$618,250 00
Buildings (insured for \$263,400).....	459,200 00
<b>Total value of mortgaged premises.....</b>	<b>\$1,107,550 00</b>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$30,020.....	22,225 00
Cash in company's principal office, \$300.59; cash in bank, \$88,569.96.....	88,870 55
Interest due and accrued on collateral loans.....	685 69
Net Premiums in due course of collection.....	37,547 34

Aggregate amount of all the available assets of the company.....\$433,221 87

## LIABILITIES.

Amount of unpaid losses.....	\$8,000 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$55,894 38
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	29,581 16
Amount of reserve on all outstanding risks.....	85,425 54
Cash dividends declared, due or to become due.....	8,829 72
Due and accrued for salaries, rent, advertising, or agency expenses.....	207 50

Aggregate liabilities (except capital stock).....\$102,462 76

Surplus as regards policy-holders.....	\$390,759 11
Capital stock.....	300,000 00
Surplus over capital.....	\$80,759 11

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$277,367 17
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	80,784 07
Net amount of cash actually received for premiums.....	\$196,583 10
Interest received on bonds and mortgages.....	18,586 37
Interest and dividends received on bonds and stocks, and from all other sources.....	1,240 06
Income from all other sources, viz.: Rents.....	98 95
Aggregate cash income.....	\$216,508 48

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$19,654.30 belonged to prior years).....	\$121,201 35
Cash dividends actually paid.....	18,000 00
Paid or allowed during the year for commissions and brokerage.....	43,211 35
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	25,490 48
Paid State, national and local taxes, in this and other States.....	4,854 42
Aggregate cash expenditures.....	\$212,757 60

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$15,651,766	\$196,231 15
Written during the year.....		18,149,221	275,251 61
Total.....		\$33,800,987	\$461,483 76
Deduct expirations.....		21,440,991	289,777 49
Net amount in force December 31st, 1889.....		\$12,358,996	\$171,705 27

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1890.....	One year or less.....	\$5,662,890	\$111,789 75	1-2	\$55,894 88
1887.....		1,043,918	8,832 60	1-6	1,472 10
1888.....	Three years,.....	1,248,348	5,704 96	1-2	2,852 48
1890.....		1,867,048	9,675 40	5-6	8,062 85
1885.....		684,935	8,153 20	1-10	815 32
1886.....		551,835	6,726 58	2-10	2,017 07
1887.....	Five years,.....	662,890	7,442 90	1-2	3,721 45
1888.....		648,448	7,269 10	7-10	5,083 37
1890.....		598,276	6,111 80	9-10	5,500 63
Totals.....		\$12,358,996	\$171,705 27		\$85,425 54

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,927,872
Total amount of cash dividends declared since the company commenced business.....	157,175
Total amount of the company's stock owned by the directors at par value.....	68,020
Total amount loaned to officers and directors.....	30,200
Losses paid from organization to date.....	808,696
Losses incurred during the year, fire.....	109,547
Loaned to stockholders not officers.....	102,888

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$596,725 00
Premiums received.....	7,857 90
Losses paid.....	1,653 90
Total losses incurred during the year in the State of Michigan.....	2,114 10

## GERMAN FIRE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, PITTSBURGH.

(Incorporated March, 1862; commenced business July, 1862.)

C. BARCHFIELD, *President.*F. L. GROSS, *Secretary.*

Attorney for Michigan, R. H. BROWN, of Detroit.

## CAPITAL.

Capital stock paid .....\$200,000

## ASSETS.

Real estate .....	\$45,470 22
Loans on bond and mortgage of real estate (first liens) .....	206,935 30
Interest accrued on said mortgage loans .....	2,846 81

Value of lands mortgaged .....	\$367,950
Buildings (insured for \$144,000) .....	175,000

Total value of mortgaged premises .....	\$542,950
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## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## STOCKS—

## Par Value. Market Value.

First National Bank of Pittsburgh .....	\$10,000 00	\$17,500 00
Second " " " .....	10,000 00	20,000 00
Third " " " .....	10,000 00	16,600 00
German " " " .....	10,200 00	33,150 00
Exchange " " " .....	5,000 00	8,800 00
Allegheny " " " .....	5,000 00	6,300 00
Merchants & Manufacturers' National Bank of Pittsburgh .....	2,150 00	2,795 00
Metropolitan " " " .....	800 00	800 00
Fifth Avenue " " " .....	500 00	450 00
First National Bank of Allegheny .....	10,000 00	16,500 00
Second " " " .....	4,500 00	9,000 00
German " " " .....	4,900 00	7,565 00

## BONDS—

Kilbuck Township School .....	2,500 00	2,625 95
Aleppo .....	2,300 00	2,640 00
People's Park Passenger Railway .....	6,000 00	6,120 00

Totals (carried out at market value) .....	\$33,350 00	\$149,576 95	149,876 95
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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$16,196 .....	8,000 00
Cash in bank .....	30,264 92
Interest due and accrued on stocks, not included in "market value" .....	727 00
Interest due and accrued on collateral loans .....	145 00
Gross premiums in due course of collection .....	24,401 56
Rents due and accrued .....	62 50

Aggregate amount of all the available assets of the company .....	\$467,730 26
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## LIABILITIES.

Amount of unpaid losses .....	\$11,067 43
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$72,598 61
Re-insurance reserve pro rata on fire risks, running more than one year .....	93,547 06

Amount of reserve on all outstanding risks .....	\$171,146 27
Commissions and brokerage .....	4,036 92
Return premiums .....	1,000 00

Aggregate liabilities (except capital stock)..... \$187,230 62

Surplus as regards policy-holders .....	\$290,449 64
Capital stock .....	200,000 00
Surplus over capital .....	\$90,449 64

## INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums .....	\$296,566 59
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	22,552 49
Net amount of cash actually received for premiums .....	\$203,014 10
Interest received on bonds and mortgages .....	11,452 89
Interest and dividends received on bonds and stocks, and from all other sources .....	7,371 50
Income from all other sources, viz.: Rents .....	2,237 92
Aggregate cash income .....	\$224,076 41

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses .....	\$190,142 43
Deduct amounts actually received for re-insurance .....	8,942 83
Net amount paid on losses (of which \$10,606.58 belonged to prior years) ..	\$126,199 61
Cash dividends actually paid .....	16,000 00
Paid or allowed during the year for commissions and brokerage .....	44,899 37
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	20,672 01
Paid State, National and local taxes in this and other States .....	4,776 91
All other payments, viz.: Profit and loss .....	3,310 91
Aggregate cash expenditures .....	\$215,858 81

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31st, 1888 .....		\$26,064,125	\$310,159 96
Written during the year .....		21,226,753	242,113 00
Total .....		\$47,290,877	\$552,273 56
Deduct expirations .....		18,536,700	215,415 32
In force at the end of the year .....		\$28,754,177	\$336,858 24
Deduct amount re-insured .....		314,923	3,785 26
Net amount in force December 31st, 1889 .....		\$28,439,254	\$333,073 98

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889 .....	One year or less .....	\$12,571,202	\$145,197 23	1-2	\$72,596 61
1888 .....	Two years, .....	80,521	586 58	1-4	224 14
1889 .....		91,901	535 30	2-4	708 71
1887 .....	Three years, .....	4,213,343	49,604 59	1-6	8,900 76
1888 .....		4,573,407	51,690 26	1-2	25,940 12
1889 .....		5,082,587	59,504 43	5-6	49,557 06
1886 .....	Four years, .....	29,375	320 54	1-8	40 07
1887 .....		43,700	576 43	3-8	216 15
1888 .....		28,650	336 60	5-8	210 35
1889 .....		19,700	229 66	7-8	301 11
1885 .....	Five years, .....	251,422	3,451 62	1-10	345 16
1886 .....		326,221	4,877 72	9-10	1,513 31
1887 .....		353,280	4,204 00	1-2	2,102 30
1888 .....		312,115	4,276 44	7-10	2,953 43
1889 .....		451,920	7,077 73	9-10	6,806 98
Totals .....		\$28,439,254	\$333,072 98		\$171,146 27

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,046,244
Total amount of cash dividends declared since the company commenced business.....	518,000
Total amount loaned to officers and directors.....	7,000
Losses paid from organization to date.....	1,846,587
Dividends declared payable in stock from organization.....	150,000
Losses incurred during the year, fire.....	180,608

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$859,782 00
Premiums received.....	4,785 60
Losses paid.....	2,347 58
Total losses incurred during the year in the State of Michigan.....	1,747 58

## GERMANIA FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, Nos. 177 &amp; 179, BROADWAY, NEW YORK CITY.

(Incorporated March 2, 1889; commenced business March 2, 1889.)

RUDOLPH GARRIGUE, *President.* - - - - - CHAS. RUYKHAVER, *Secretary.*

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

## CAPITAL.

Capital stock paid..... \$1,000,000

## ASSETS.

Real estate.....	\$580,000 00
Loans on bond and mortgage of real estate (first liens).....	120,500 00
Interest accrued on said mortgage loans.....	2,646 25

Value of lands mortgaged.....	\$101,500 00
Buildings (insured for \$135,500).....	804,000 00
Total value of mortgaged premises.....	\$905,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par Value.	Market Value.
United States.....	\$910,000 00	\$1,160,250 00
Central Railroad of New Jersey.....	25,000 00	28,125 00
Central Pacific Railroad Company of California.....	40,000 00	46,200 00
Chicago, Burlington & Quincy Railroad Company.....	25,000 00	32,562 50
Chicago, Rock Island & Pacific Railroad Company.....	25,000 00	33,750 00
Milwaukee & St. Paul Railroad Company.....	15,000 00	18,750 00
Chicago, Milwaukee & St. Paul Railroad Company.....	50,000 00	58,250 00
Fargo & Southern Railway Company.....	20,000 00	24,000 00
Chicago & Northwestern Railway Company.....	50,000 00	59,000 00
Albany & Susquehanna Railroad Company.....	40,000 00	49,000 00
Denver & Rio Grande Railway Company.....	25,000 00	29,375 00
East Tennessee, Virginia & Georgia Railroad Company.....	20,000 00	24,600 00
Hannibal & St. Joseph Railroad Company.....	25,000 00	29,375 00
Chicago, St. Louis & New Orleans Railroad Company.....	25,000 00	28,375 00
Lake Shore & Michigan Southern Railway Company.....	25,000 00	31,500 00
Long Island Railroad Company.....	15,000 00	17,775 00
Michigan Central Railroad Company.....	55,000 00	67,250 00
Milwaukee, Lake Shore & Western Railway Company.....	25,000 00	30,750 00
New York Central & Hudson River Railroad Company.....	50,000 00	60,375 00



**BONDS—**

	<i>Par Value.</i>	<i>Market Value.</i>	
Rome, Watertown & Ogdensburg Railroad Company.....	\$25,000 00	\$27,812 50	
Union Pacific Railroad Company.....	25,000 00	29,000 00	
Union Pacific Railway Company (Kan. Pac.).....	25,000 00	27,125 00	
St. Paul, Minnesota & Manitoba Railway Company.....	15,000 00	17,400 00	
Wabash Railroad Company.....	25,000 00	25,406 25	
Dry Dock, East Broadway & Battery Railroad Company.....	10,000 00	11,125 00	
Mississippi State.....	20,000 00	20,000 00	
National Park Bank stock.....	5,000 00	12,500 00	
<b>Totals (carried out at market value).....</b>	<b>\$1,615,000 00</b>	<b>\$1,998,681 25</b>	<b>\$1,998,631 25</b>

Cash in company's principal office, \$15,194.95; cash in bank, \$74,946.97...	90,141 92
Gross premiums in due course of collection.....	167,931 41
Rents due and accrued.....	2,358 33
Cash in hands of department managers.....	2,927 48

Aggregate amount of the assets of the company.....	\$2,965,136 64
Deduct special deposits in other States.....	150,000 00

<b>Total admitted assets.....</b>	<b>\$2,815,136 64</b>
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**LIABILITIES.**

Amount of unpaid losses (of which \$22,923.77 are resisted).....	\$151,780 82
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$385,713 27
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	645,627 40

Amount of reserve on all outstanding risks.....	1,031,339 67
Commissions and brokerage.....	23,952 65

Aggregate.....	\$1,207,073 14
Deduct liabilities on special deposits.....	52,131 34

<b>Net liabilities (except capital stock).....</b>	<b>\$1,154,941 80</b>
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Surplus as regards policy-holders.....	\$1,660,194 84
Capital stock.....	1,000,000 00
<b>Surplus over capital.....</b>	<b>\$660,194 84</b>

**INCOME DURING THE YEAR.**

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$1,555,008 99	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	867,631 11	
<b>Net amount of cash actually received for premiums.....</b>	<b>\$1,187,372 88</b>	
Interest received on bonds and mortgages.....	4,411 47	
Interest and dividends received on bonds and stocks, and from all other sources.....	106,272 11	

<b>Aggregate cash income.....</b>	<b>\$1,298,056 46</b>
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**EXPENDITURES DURING THE YEAR.**

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$662,233 40	
Deduct amounts actually received for salvages, \$3,923.86; re-insurance, \$70,447.13.....	74,370 49	
<b>Net amount paid on losses (of which \$51,329.04 belonged to prior years)...</b>	<b>\$607,862 91</b>	
Cash dividends actually paid.....	100,000 00	
Paid or allowed during the year for commissions and brokerage.....	166,850 81	

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$86,495 01
Paid State, national, and local taxes, in this and other States.....	23,613 69
All other payments, viz.: Rents and miscellaneous expenses.....	158,867 93
Aggregate cash expenditures.....	<u>\$1,148,690 35</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$228,028,634	\$2,015,240 74
Written during the year.....	180,167,556	1,562,618 10
Total.....	<u>\$408,196,190</u>	<u>\$3,567,858 84</u>
Deduct expirations.....	157,687,113	1,471,977 86
In force at the end of the year.....	\$245,504,078	\$2,095,881 48
Deduct amount re-insured.....	14,243,223	147,064 07
Net amount in force December 31, 1889.....	<u>\$231,260,855</u>	<u>\$1,948,817 41</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$101,955,773	\$771,424 54	1-2	\$385,712 27
1888.....	Two years,.....	231,065	2,061 86	1-4	520 46
1889.....	.....	251,066	1,965 27	3-4	1,473 95
1887.....	.....	27,573,307	240,290 61	1-6	40,048 43
1888.....	Three years,.....	34,270,127	298,194 17	1-2	145,597 09
1889.....	.....	36,813,733	323,161 25	5-6	269,901 04
1886.....	.....	256,982	2,609 73	1-8	326 21
1887.....	Four years,.....	194,700	1,745 74	3-8	654 64
1888.....	.....	313,242	2,681 58	5-8	1,675 98
1889.....	.....	308,425	2,381 47	7-8	2,068 78
1885.....	.....	3,237,125	36,314 88	1-10	3,631 43
1886.....	.....	3,726,985	41,044 23	3-10	12,313 27
1887.....	Five years,.....	5,656,408	64,107 74	1-2	32,053 86
1888.....	.....	6,368,954	71,428 71	7-10	50,000 00
1889.....	.....	8,102,998	94,385 68	9-10	84,947 12
Totals.....		<u>\$231,260,855</u>	<u>\$1,948,817 41</u>		<u>\$1,081,339 67</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$22,817,300
Total amount of cash dividends declared since the company commenced business.....	2,101,000
Total amount of the company's stock owned by the directors at par value.....	229,300
Losses paid from organization to date.....	11,400,630
Losses incurred during the year, fire.....	692,424

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Mississippi.....	\$25,000 00	\$19,748 69
Georgia.....	25,000 00	\$12,598 09
Virginia.....	50,000 00	18,784 56
Oregon.....	50,000 00	.....
Totals.....	<u>\$150,000 00</u>	<u>\$52,131 34</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken.....	\$3,598,159 00
Premiums received.....	43,295 09
Losses paid.....	17,173 14
Total losses incurred during the year in the State of Michigan.....	19,189 87

## GERMANIA FIRE AND MARINE INSURANCE COMPANY.

## OHIO.

HOME OFFICE, No. 27, WEST THIRD ST., CINCINNATI.

(Incorporated December, 1884; commenced business January, 1885.)

FREDERICK RAUH, *President.* - - - - - D. B. MEYER, *Secretary.*

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

## CAPITAL.

Capital Stock paid.....\$100,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States coupon bonds.....	\$100,000 00	\$127,000 00	
Cincinnati Gas Light & Coke Company stock.....	4,800 00	9,085 00	
Cincinnati Electric Light Company stock.....	330 00	328 00	
Cincinnati, Hamilton & Indianapolis Railroad Co. stock.....	2,247 00	449 40	
Cincinnati Chamber of Commerce stock.....	200 00	300 00	
Totals (carried out at market value) .....	\$107,277 00	\$137,182 40	\$137,182 40

Cash in company's principal office, \$766.13; cash in bank, \$1,294.16.....	2,060 29
Gross premiums in due course of collection.....	4,318 96

Aggregate amount of all the available assets of the company.....	\$143,541 65
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## LIABILITIES.

Amount of unpaid losses.....	\$4,802 67
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$19,178 52
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	15,252 59

Amount of reserve on all outstanding risks.....	34,431 11
Due and accrued for salaries, rent, advertising, or agency expenses.....	250 00
Due and to become due for borrowed money.....	13,500 00
Commissions and brokerage.....	814 12
Due from insurance companies.....	49 94

Aggregate liabilities (except capital stock).....	\$53,847 84
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Surplus as regards policy-holders.....	\$39,693 81
Capital stock.....	100,000 00
Impairment of capital.....	\$10,306 19

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$62,610 90	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	12,428 81	
Net amount of cash actually received for premiums.....		\$50,182 59
Interest and dividends received on bonds and stocks, and from all other sources.....		4,290 81
Aggregate cash income.....		\$54,473 40

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$44,352 46
Deduct amounts actually received for salvages, \$210.96; re-insurance, \$1,450.30.....	1,661 26
Net amount paid on fire losses (of which \$5,096.80 belonged to prior years).....	\$42,691 20
Paid or allowed during the year for commissions and brokerage.....	11,500 39
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	6,790 00
Paid State, national, and local taxes, in this and other States.....	303 39
All other payments, viz.: General expenses.....	2,751 78
Aggregate cash expenditures.....	\$64,036 76

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$6,516,489	\$83,629 01
Written during the year.....	4,684,149	61,047 04
Total.....	\$11,200,638	\$144,676 05
Deduct expirations.....	5,186,990	66,582 68
In force at the end of the year.....	\$6,008,788	\$78,098 42
Deduct amount re-insured.....	729,540	10,006 28
Net amount in force December 31st, 1889.....	\$5,274,248	\$68,087 19

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$2,807,155	\$38,357 04	1-2	\$19,178 52
1887.....	Three years, {	427,808	5,099 98	1-6	843 88
1886.....		688,799	8,108 54	1-3	4,009 27
1889.....		480,450	5,247 08	5-6	4,872 52
1885.....	Five years, {	151,677	2,062 58	1-10	208 25
1886.....		108,045	1,442 69	8-10	493 80
1887.....		238,570	3,065 82	1-2	1,533 91
1888.....		240,086	2,078 28	7-10	1,454 76
1889.....		191,718	2,665 28	9-10	2,896 75
Totals.....		\$5,274,248	\$68,087 19		\$84,491 11

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,028,788
Total amount of cash dividends declared since the company commenced business.....	155,000
Total amount of the company's stock owned by the directors at par value.....	28,900
Losses paid from organization to date.....	542,242
Dividends declared payable in stock from organization.....	40,000
Losses incurred during the year, fire.....	42,897

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$818,058 00
Premiums received.....	11,113 94
Losses paid.....	2,661 58
Total losses incurred during the year in the State of Michigan.....	2,701 66

## GIRARD FIRE AND MARINE INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, No. 633, CHESTNUT ST., PHILADELPHIA.

(Incorporated March, 1853; commenced business May, 1856.)

ALFRED S. GILLETT, *President.* - - - - - EDWIN F. MERRILL, *Secretary.*

Attorney for Michigan, FIDUS LIVERMORE, of Jackson.

## CAPITAL.

Capital stock paid.....\$300,000

## ASSETS.

Real estate.....	\$296,000 00
Loans on bond and mortgage of real estate (first liens).....	678,033 33
Interest due \$900.50 and accrued, \$12,325.16 on said mortgage loans; total.....	13,225 66
Total value of mortgaged premises, buildings (insured for \$3,616.75).....	<u>\$2,074,799 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States.....	\$72,000 00	\$90,720 00	
City of Louisville.....	10,000 00	12,400 00	
County of St. Louis.....	10,000 00	12,490 00	
Union Pacific Railroad.....	5,000 00	5,750 00	
Connecting Railroad Company.....	10,000 00	12,250 00	
Pennsylvania Railroad Company.....	10,000 00	18,000 00	
Philadelphia, Wilmington & Baltimore Railroad.....	40,000 00	41,200 00	
Lehigh Navigation Company.....	11,000 00	12,540 00	
Lancaster & Reading Railroad.....	10,000 00	11,000 00	
North Pennsylvania Railroad.....	5,000 00	6,725 00	
Philadelphia & Reading Railroad Car Trust.....	35,000 00	35,700 00	
City of Topeka.....	10,000 00	10,275 00	
Philadelphia & Reading Railroad.....	2,000 00	1,590 00	
Philadelphia & Darby Passenger Railway Company.....	2,250 00	1,900 00	
Lower Merion Gas Company.....	6,500 00	6,641 67	
Holmesburg Water Company.....	1,000 00	1,000 00	
State of Georgia.....	25,000 00	30,000 00	
Zanesville & Ohio Railroad Company.....	10,000 00	6,900 00	
Totals (carried out at market value).....	<u>\$274,750 00</u>	<u>\$311,891 67</u>	311,891 67

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$23,855.....	7,100 00
Cash in company's principal office, \$12,500.58; cash in bank, \$21,752.93..	34,253 51
Interest due and accrued on stocks, not included in "market value".....	1,037 50
Interest due and accrued on collateral loans.....	259 10
Gross premiums in due course of collection.....	75,346 37
Bills receivable, <i>not matured</i> , taken for fire risks.....	4,669 85
Rents due and accrued.....	1,486 61
Amount deposited for perpetual insurance on company's building.....	<u>1,665 00</u>

Aggregate amount of all the available assets of the company.....\$1,424,968 60

## Items not admitted as available assets.

Company's own stock.....	\$49,580 00
Loans on company's stock.....	8,400 00
Total.....	<u>\$57,980 00</u>

## LIABILITIES.

Amount of unpaid losses (of which \$3,891.43 are resisted).....		\$27,143 76
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$116,899 67	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	188,989 27	
Amount of reserve on all outstanding risks.....		305,338 94
Reclaimable by insured on perpetual policies (entire deposit or premium taken).....		287,328 69
Due and accrued for salaries, rent, advertising, or agency expenses.....		2,374 33
Taxes.....		639 49
Commissions and brokerage.....		22,417 39
Return premiums, \$6,578.86; re-insurance, \$2,250.82.....		8,829 68
Aggregate liabilities (except capital stock).....		\$654,072 28
Surplus as regards policy-holders.....	\$770,896 32	
Capital stock.....	800,000 00	
Surplus over capital.....	\$470,896 32	

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$424,848 49	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	50,068 68	
Net amount of cash actually received for premiums.....		\$374,264 86
Interest received on bonds and mortgages.....		35,137 31
Interest and dividends received on bonds and stocks, and from all other sources.....		21,328 67
Income from all other sources, viz.: rents.....		8,901 15
Deposit premiums received for perpetual fire risks, less ten per cent (carried inside).....	\$89,871 93	
Aggregate cash income.....		\$439,631 99

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses.....	\$325,140 66	
Deduct amounts actually received for salvages, \$1,079.36; re-insurance, \$7,394.05.....	8,478 31	
Net amount paid on losses (of which \$24,792.93 belonged to prior years).....		\$216,667 35
Cash dividends actually paid.....		72,000 00
Paid or allowed during the year for commissions and brokerage.....		68,534 34
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		47,360 55
Paid State, national, and local taxes, in this and other States.....		14,294 82
All other payments, viz.: General expenses.....		26,288 13
Amount of deposit premium returned during the year on perpetual fire risks (carried inside).....	\$8,488 45	
Aggregate cash expenditures.....		\$445,145 19

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31st, 1888.....		\$64,487,825	\$810,116 13
Written during the year.....		44,077,026	462,068 66
Total.....		\$108,514,851	\$1,272,184 18
Deduct expirations.....		38,197,388	382,010 68
In force at the end of the year.....		\$70,317,013	\$890,148 60
Deduct amount re-insured.....		2,025,706	21,578 29
Net amount in force December 31st, 1889.....		\$68,291,307	\$868,570 31

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$24,399.843	\$283,799 83	1-2	\$116,599 67
1888		127,424	1,043 01	1-4	260 75
1889	Two years,	129,557	1,338 39	3-4	1,008 78
1887		5,986,493	62,337 91	1-6	10,397 98
1888	Three years,	6,158,083	63,084 35	1-2	31,517 18
1889		7,377,962	77,498 28	5-6	64,573 55
1886		84,400	1,061 80	1-8	136 47
1887	Four years,	185,606	1,179 98	3-8	443 49
1888		186,605	1,858 12	5-8	1,161 32
1889		263,353	2,366 51	7-8	2,070 68
1885		1,490,306	18,312 92	1-10	1,831 29
1886		1,706,667	21,079 22	3-10	6,323 76
1887	Five years,	2,312,448	26,163 60	1-2	13,061 90
1888		2,730,393	31,652 64	7-10	22,156 98
1889		3,066,809	35,646 35	9-10	32,061 73
Over five years		196,857	3,798 65	5-10	1,899 42
Perpetual. Entire premium		12,067,665	267,328 69	9-10	258,595 82
Totals		\$68,291,307	\$968,570 31		\$563,934 76

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$8,530 925
Total amount of cash dividends declared since the company commenced business	1,341,196
Total amount of the company's stock owned by directors at par value	75,500
Total amount loaned to officers and directors	19,900
Losses paid from organization to date	3,624,713
Losses incurred during the year, fire	224,030

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$1,694,688 00
Losses paid	17,568 72
Total losses incurred during the year in the State of Michigan	2,319 30

## GLENS FALLS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, GLENS FALLS.

(Incorporated May, 1849; commenced business May, 1850.)

R. M. LITTLE, President. - - - - - J. L. CUNNINGHAM, Secretary.

Attorney for Michigan, WILLIAM A. SHINEMAN, of Grand Rapids.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate	\$30,239 06
Loans on bond and mortgage of real estate (first liens)	643,150 37
Interest due \$1,610.70 and accrued, \$1,391.94 on said mortgage loans; total	3,002 64

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par Value.	Market Value.	
United States.....	\$200,000 00	\$253,000 00	
N. Y. Central & H. R. R. R.....	180,000 00	236,700 00	
N. Y. & Harlem R. R.....	80,000 00	102,800 00	
Syracuse, Binghamton & N. Y. R. R.....	15,000 00	19,875 00	
Richmond City.....	10,000 00	10,000 00	
Hudson River Pulp & Paper Co.....	106,000 00	109,085 00	
International Loan & Trust Co.....	100,000 00	100,000 00	
Jarvis Conklin Trust Co. Debenture.....	53,500 00	53,500 00	
Stock—			
First National Bank of Glens Falls.....	10,000 00	20,000 00	
Totals (carried out at market value).....	\$754,500 00	\$904,980 00	\$904,980 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$4,425.....	3,000 00
Cash in company's principal office, \$3,643.29; cash in bank, \$150,412.46.....	154,055 75
Interest due and accrued on stocks, not included in "market value".....	1,460 00
Interest due and accrued on collateral loans.....	525 00
Gross premiums in due course of collection.....	51,127 26
Bills receivable, <i>not matured</i> , taken for fire risks.....	250 00

Aggregate amount of the assets of the company.....	\$1,791,770 08
Deduct special deposit in Virginia.....	10,000 00
Total admitted assets.....	\$1,781,770 08

## LIABILITIES.

Amount of unpaid losses (of which \$3,310.00 are resisted).....	\$23,784 86
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$182,078 94
Re-insurance reserve, <i>pro rata</i> on fire risks running more than one year.....	418,907 98
Amount of reserve on all outstanding risks.....	550,986 92
Due and accrued for salaries.....	6,050 00
Commissions on uncollected premiums.....	7,898 98
Aggregate.....	\$588,720 76
Deduct liability on special deposit.....	6,047 77
Net liabilities (except capital stock).....	\$582,672 99
Surplus as regards policy-holders.....	\$1,199,097 09
Capital stock.....	200,000 00
Surplus over capital.....	\$999,097 09

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On Fire Risks. \$621,766 51
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	106,820 70
Net amount of cash actually received for premiums.....	\$513,445 81
Interest received on bonds and mortgages.....	38,643 89
Interest and dividends received on bonds and stocks, and from all other sources.....	45,993 58
Income from all other sources, viz.: Rents.....	267 00
Aggregate cash income.....	\$598,350 28

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	On Fire Risks. \$275,521 13
Deduct amounts actually received for salvages, \$646.73; re-insurance, \$17,336.20.....	18,485 93



Net amount paid on losses (of which \$23,852.86 belonged to prior years).....	\$257,035 20
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	101,185 14
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	47,266 05
Paid State, national, and local taxes, in this and other States.....	11,645 64
All other payments, viz.: miscellaneous expenses.....	36,465 26
Aggregate cash expenditures.....	<u>\$473,597 29</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$105,382,461	\$1,048,754 64
Written during the year.....	63,498,198	635,288 26
Total.....	\$168,880,659	\$1,674,042 90
Deduct expirations.....	59,208,811	584,410 25
In force at the end of the year.....	\$109,671,848	\$1,089,632 65
Deduct amount re-insured.....	3,540,918	89,738 63
Net amount in force December 31st, 1889.....	<u>\$106,130,930</u>	<u>\$1,049,893 02</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$36,681,004	264,158 09	1-3	\$122,078 94
1888.....	Two years,.....	327,791	2,965 25	1-4	741 32
1889.....	.....	861,837	3,363 15	3-4	2,447 86
1887.....	.....	17,782,248	157,629 33	1-6	26,271 56
1888.....	Three years,.....	19,123,124	178,028 84	1-3	96,514 17
1889.....	.....	21,672,990	201,087 60	5-6	187,548 00
1886.....	.....	151,197	1,681 21	1-6	210 15
1887.....	.....	835,457	2,932 73	3-6	1,111 02
1888.....	Four years,.....	495,129	4,802 98	5-6	2,699 35
1889.....	.....	899,230	7,809 36	7-6	6,395 69
1885.....	.....	3,466,060	45,813 26	1-10	4,581 32
1886.....	.....	2,908,111	35,926 56	8-10	10,777 97
1887.....	Five years,.....	3,189,896	37,887 76	1-3	18,918 88
1888.....	.....	3,951,519	50,284 41	7-10	35,199 06
1889.....	.....	4,707,897	61,669 00	9-10	55,502 11
Totals.....		<u>\$106,130,930</u>	<u>\$1,049,893 02</u>		<u>\$550,966 92</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$9,277,850
Total amount of cash dividends declared since the company commenced business.....	480,000
Total amount of the company's stock owned by the directors at par value.....	77,690
Total amount loaned to officers and directors.....	3,000
Losses paid from organization to date.....	4,821,099
Losses incurred during the year, fire.....	254,250
Amount deposited in different States and countries for the security of all the company's policy-holders.....	200,000

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein.

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$10,000 00	\$6,047 77

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken.....	\$1,148,123 00
Premiums received.....	10,970 10
Losses paid.....	4,344 17
Total losses incurred during the year in the State of Michigan.....	<u>4,344 17</u>

## GRANITE STATE FIRE INSURANCE COMPANY.

## NEW HAMPSHIRE.

## HOME OFFICE, PORTSMOUTH.

(Incorporated July 17, 1885; commenced business November 12, 1885.)

FRANK JONES, *President.* - - - - - ALFRED F. HOWARD, *Secretary.*

Attorney for Michigan, B. WHITAKER, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$124,350 00
Interest accrued on said mortgage loans.....	2,585 23
Value of lands mortgaged.....	\$175,080 00
Buildings (insured for \$138,475).....	192,425 00
Total value of mortgaged premises.....	\$367,505 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
Carroll county, N. H.....	\$200 00	\$200 00	
Town of Harrisville, N. H.....	15,000 00	15,600 00	
City of Manchester, N. H.....	100,000 00	107,000 00	
Fort Plain, N. Y.....	10,000 00	11,000 00	
New Hampshire Trust Company, Manchester, N. H.....	21,000 00	21,000 00	
New York & New England Railroad.....	10,000 00	12,700 00	
Xenia, Ohio, Water Company.....	8,000 00	8,800 00	
St. Cloud Gas & Electric Company, St. Cloud, Minn.....	10,000 00	10,500 00	
Nashua Card & Glazed Paper Company, Nashua, N. H.....	5,000 00	5,000 00	
National Loan & Trust Company, Kansas City.....	4,000 00	4,000 00	
School District No. 1, County of Garfield, Col.....	1,000 00	1,055 00	
STOCKS—			
Dover Gas Light Company, Dover, N. H.....	2,500 00	2,700 00	
Worcester, Nashua & Rochester Railroad Company.....	100 00	125 00	
Eastern Railroad Company, preferred.....	7,700 00	10,515 00	
International Loan & Trust Company, Kansas City.....	5,000 00	5,250 00	
Totals (carried out at market value).....	\$197,500 00	\$212,748 00	212,748 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$24,150.00.....	18,490 00
Cash in company's principal office, \$187.51; cash in bank, \$42,304.58.....	42,492 09
Interest due and accrued on stocks, not included in "market value".....	3,842 40
Interest due and accrued on collateral loans.....	176 49
Gross premiums in due course of collection.....	51,998 91

Aggregate amount of all the available assets of the company.....\$456,673 12

## LIABILITIES.

Amount of unpaid losses (of which \$1,395.55 are resisted).....	\$22,442 18
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$110,396 35
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	80,025 94
Amount of reserve on all outstanding risks.....	190,422 29
Due and accrued for salaries, rent, advertising, or agency expenses.....	728 93
Commissions and brokerage.....	5,354 62

Return premiums.....	\$2,423 50
Re-insurance.....	10,355 61
<b>Aggregate liabilities (except capital stock).....</b>	<b>\$231,727 13</b>
Surplus as regards policy-holders.....	\$234,945 99
Capital stock.....	200,000 00
<b>Surplus over capital.....</b>	<b>\$24,945 99</b>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$371,911 90
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	105,550 88
<b>Net amount of cash actually received for premiums.....</b>	<b>\$266,361 07</b>
Interest received on bonds and mortgages.....	6,048 99
Interest and dividends received on bonds and stocks, and from all other sources.....	10,596 68
<b>Aggregate cash income.....</b>	<b>\$283,006.74</b>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$191,009 80
Deduct amounts actually received for salvages, \$312.84; re-insurance, \$26,947.94.....	27,260 78
<b>Net amount paid on losses (of which \$13,190.68 belonged to prior years)...</b>	<b>\$163,749 02</b>
Paid or allowed during the year for commissions and brokerage.....	43,622 13
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	14,410 39
Paid State, national, and local taxes in this and other States.....	5,459 48
All other payments, viz.: General expenses.....	14,519 36
<b>Aggregate cash expenditures.....</b>	<b>\$241,760 38</b>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1898.....	\$23,280,899	\$384,050 33
Written during the year.....	33,947,952	381,862 73
Total.....	\$57,228,851	\$765,912 06
Deduct expirations.....	24,427,102	324,765 86
In force at the end of the year.....	\$32,801,749	\$441,176 21
Deduct amount re-insured.....	5,368,424	72,354 76
<b>Net amount in force December 31st, 1899.....</b>	<b>\$27,433,325</b>	<b>\$368,821 45</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1899.....	One year or less.....	\$20,326,158	\$220,792 70	1-2	\$110,396 35
1898.....	Two years, {	65,126	543 04	1-4	135 76
1899.....	Two years, {	76,460	624 59	3-4	468 44
1897.....	Three years, {	2,005,121	24,879 30	1-6	4,146 55
1898.....	Three years, {	1,737,416	21,558 18	1-2	10,779 07
1899.....	Three years, {	2,617,388	30,969 79	5-6	25,824 88
1896.....	Four years, {	563,896	5,725 79	1-8	715 72
1897.....	Four years, {	482,659	4,890 28	3-8	1,890 10
1898.....	Four years, {	497,432	5,086 58	5-8	3,147 86
1899.....	Four years, {	526,090	5,125 20	7-8	4,494 55
1895.....	Five years, {	266,849	2,792 65	1-10	279 26
1896.....	Five years, {	949,868	10,264 20	8-10	3,079 26
1897.....	Five years, {	1,115,965	11,979 89	1-2	5,669 95
1898.....	Five years, {	1,191,550	11,808 87	7-10	8,266 20
1899.....	Five years, {	1,020,437	12,420 44	9-10	11,178 39
<b>Totals.....</b>		<b>\$33,443,315</b>	<b>\$368,821 45</b>		<b>\$190,432 20</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,317,015
Total amount of the company's stock owned by the directors at par value.....	112,100
Losses paid from organization to date.....	585,788
Losses incurred during the year, fire.....	172,979

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$537,159 00
Losses paid.....	6,371 21
Total losses incurred during the year in the State of Michigan.....	4,087 87
	4,587 87

## GREENWICH INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 161, BROADWAY, NEW YORK CITY.

(Incorporated May 5, 1884; commenced business, January 1, 1885.)

SAMUEL C. HARRIOT, *President.*MASON A. STONE, *Secretary.*

Attorney for Michigan, EBER WARD, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate.....	\$170,000 00
Loans on bond and mortgage of real estate (first liens).....	18,100 00
Interest due on said mortgage loans.....	180 00
Value of lands mortgaged.....	\$33,500 00
Buildings (insured for \$18,500).....	20,000 00
Total value of mortgaged premises.....	\$53,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par Value.	Market Value.	
United States Government.....	\$185,000 00	\$224,035 00	
District of Columbia.....	125,000 00	155,000 00	
Harlem River & Port Chester Railroad.....	10,000 00	12,000 00	
New York Central & Hudson River Railroad.....	150,000 00	184,635 00	
Albany & Schuylkill Railroad.....	80,000 00	98,000 00	
West Shore Railroad.....	50,000 00	52,000 00	
Oswego & Syracuse Railroad.....	53,000 00	58,300 00	
Buffalo & Erie Railroad.....	9,500 00	11,495 00	
STOCKS—			
Barnes & Saratoga Railroad.....	35,500 00	63,900 00	
National Broadway Bank.....	17,500 00	52,950 00	
Consolidated Gas Company.....	60,000 00	55,300 00	
Totals (carried out at market value).....	\$775,500 00	\$977,395 00	977,395 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$126,365.....	83,357 61
Cash in company's principal office, \$2,577.11; cash in bank, \$64,964.41.....	67,541 52
Interest due and accrued on collateral loans.....	1,174 49
Gross premiums in due course of collection.....	116,841 38
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	3,277 67
Due from other companies for re-insurance on losses already paid.....	637 50
Rents due and accrued.....	1,291 67

Aggregate amount of all the available assets of the company.....\$1,439,796 84

## LIABILITIES.

Amount of unpaid losses (of which \$10,578.30 are resisted) .....		\$192,657 98
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy .....	\$252,267 28	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	350,459 00	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks (entire deposit or premium taken) .....	63,198 63	
Amount of reserve on all outstanding risks .....		674,924 89
Commissions and brokerage .....		23,500 00
Return premiums .....		500 00
Taxes .....		2,000 00
Aggregate liabilities (except capital stock) .....		\$896,582 97
Surplus as regards policy-holders .....	\$543,218 87	
Capital stock .....	200,000 00	
Surplus over capital .....	\$343,218 87	

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums .....	\$822,817 23	\$206,527 48	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	76,832 25	10,598 57	
	\$746,484 98	\$197,929 11	
Net amount of cash actually received for premiums .....			\$944,414 09
Interest received on bonds and mortgages .....			1,119 00
Interest and dividends received on bonds and stocks, and from all other sources .....			42,444 68
Income from all other sources, viz.: Rents .....			13,269 84
Received for debt due company, not included in assets .....			5,230 00
Sale of office furniture .....			15 00
Aggregate cash income .....			\$1,006,492 71

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses .....	\$603,471 26	\$150,043 25	
Deduct amounts actually received for salvages, \$24,000.68; re-insurance, \$106,963.78 .....	117,963 40	11,960 21	
	\$485,467 96	\$138,063 04	
Net amount paid on losses (of which \$135,711.23 belonged to prior years) .....			\$622,551 00
Cash dividends actually paid .....			20,000 00
Paid or allowed during the year for commissions and brokerage .....			230,666 45
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....			58,551 46
Paid State, national and local taxes, in this and other States .....			9,226 25
All other payments, viz.: rent, \$6,000.00; miscellaneous, \$48,013.80 .....			54,013 80
Aggregate cash expenditures .....			\$995,008 96

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31st, 1888 .....		\$212,108,163	\$1,054,086 65	\$4,985,967	105,741 25
Written during the year .....		166,222,077	838,555 43	98,396,171	209,576 58
Total .....		\$378,330,239	\$1,892,692 07	\$108,381,138	\$315,317 83
Deduct expirations .....		128,738,783	638,424 49	99,831,960	244,815 25
In force at the end of the year .....		\$249,591,456	\$1,190,267 58	\$4,049,158	\$70,502 58
Deduct amount re-insured .....		5,908,997	41,723 26	860,000	7,308 96
Net amount in force December 31st, 1889 .....		\$243,682,559	\$1,157,539 22	\$3,189,158	\$63,193 63

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$39,126,924	\$504,584 87	1-2	\$252,267 28
1888		646,545	1,484 47	1-4	873 68
1889	Two years,	1,822,238	7,070 89	3-4	5,302 79
1887		28,428,247	124,811 50	1-6	20,801 92
1888	Three years,	46,640,247	175,652 84	1-2	87,526 17
1889		54,861,064	197,717 42	5-6	164,764 51
1886		196,515	585 08	1-8	70 68
1887	Four years,	246,833	751 12	3-8	281 69
1888		482,892	8,255 14	5-8	2,064 48
1889		476,850	2,494 76	7-8	2,182 91
1886		8,641,542	22,714 88	1-10	2,271 49
1887	Five years,	8,637,625	28,637 51	2-10	7,148 25
1888		8,861,908	25,908 50	1-2	12,954 25
1889		5,982,655	28,473 68	7-10	23,480 80
1886		5,773,779	23,630 53	9-10	80,258 48
1887	Six years,	19,000	112 00	1-6	14 12
1888		10,000	80 50	1-4	20 12
1889		21,000	54 92	5-12	22 88
Totals		\$248,962,559	\$1,187,589 22		\$511,726 87

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$3,748,688
Total amount of cash dividends declared since the company commenced business	1,970,000
Total amount of the company's stock owned by the directors at par value	84,150
Losses paid from organization to date	5,464,968
Losses incurred during the year, fire, marine and inland	759,948
Loaned to stockholders not officers	3,308

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.	Marine and Inland Risks.	Aggregate.
Fire, marine, and inland risks taken	\$482,772 00	\$15,150 00	\$447,922 00
Premiums received	5,084 75	51 40	5,136 15
Losses paid	4,262 97	18 95	4,881 92
Total losses incurred during the year in the State of Michigan	2,347 82	18 95	2,366 77

## GUARDIAN FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 153, BROADWAY, NEW YORK CITY.

(Incorporated February, 1885; commenced business February, 1885.)

WALTER K. PAYE, *President*. - - - - - JAMES C. STEVENS, *Secretary*.

Attorney for Michigan, JAMES C. BURTON, of Detroit.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) ..... \$3,000 00

Value of lands mortgaged.....	\$5,000 00
Buildings (insured for \$7,000).....	10,000 00
Total value of mortgaged premises.....	<u>\$15,000 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
District of Columbia.....	\$200,000 00	\$250,000 00	
Totals (carried out at market value).....	<u>\$200,000 00</u>	<u>\$250,000 00</u>	\$250,000 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$630.00.....	350 00
Cash in company's principal office, \$1,020.89; cash in bank, \$7,259.10.....	8,279 99
Gross premiums in due course of collection.....	9,245 21
Aggregate amount of all the available assets of the company.....	<u>\$270,875 20</u>

## LIABILITIES.

Amount of unpaid losses (of which \$400.00 are resisted).....	\$17,400 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$33,371 15
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	6,068 15
Amount of reserve on all outstanding risks.....	40,034 30
Due and accrued for salaries, rent, advertising, or agency expenses.....	300 00
Due and to become due for borrowed money.....	30,000 00
Commissions and brokerage.....	1,050 00
Aggregate liabilities (except capital stock).....	<u>\$88,784 30</u>

Surplus as regards policy-holders.....	\$183,090 90
Capital stock.....	200,000 00
Impairment of capital.....	<u>-\$17,909 10</u>

## INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums.....	\$73,542 85
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	9,904 82
Net amount of cash actually received for premiums.....	\$63,638 03
Interest received on bonds and mortgages.....	180 00
Interest and dividends received on bonds and stocks, and from all other sources.....	7,300 00
Income from all other sources.....	409 80
Aggregate cash income.....	<u>\$71,527 83</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$11,867.35 belonged to prior years).....	\$39,853 90
Paid or allowed during the year for commissions and brokerage.....	12,405 60
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	9,150 20
Paid State, national, and local taxes, in this and other States.....	856 63
All other payments, viz.: Miscellaneous expenses.....	8,730 92
Aggregate cash expenditures.....	<u>\$70,997 25</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$9,584,191	\$86,045 92
Written during the year.....	8,376,528	73,968 74
Total.....	\$17,910,719	\$180,009 66
Deduct expirations.....	9,853,020	73,894 96
In force at the end of the year.....	\$8,057,699	\$86,614 70
Deduct amount re-insured.....	257,262	1,968 28
Net amount in force December 31st, 1889.....	\$7,800,437	\$84,681 42

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$7,800,437	\$86,742 81	1-2	\$83,871 15
1887.....	Three years, {	823,572	8,600 83	1-6	1,433 83
1886.....		524,635	4,141 22	1-2	2,070 61
1885.....		294,633	2,896 96	5-6	1,997 45
1884.....		49,300	588 87	1-10	58 88
1886.....	Five years, {	55,325	668 68	3-10	200 88
1887.....		117,550	1,046 89	1-2	522 44
1888.....		29,850	315 48	7-10	220 78
1889.....		21,600	151 28	9-10	163 08
Totals.....		\$9,809,898	\$84,631 42		\$40,084 30

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,857,625
Total amount of cash dividends declared since the company commenced business.....	237,000
Total amount of the company's stock owned by the directors at par value.....	85,000
Losses paid from organization to date.....	1,148,234
Loaned to stockholders not officers.....	44,773

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$72,700 00
Losses paid.....	815 52
Total losses incurred during the year in the State of Michigan.....	none.

## HANOVER FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 40, NASSAU ST., NEW YORK CITY.

(Incorporated April, 1852; commenced business April, 1852.)

BENJAMIN S. WALCOTT President. - - - - - I. REMSEN LANE, Secretary.

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

## CAPITAL.

Capital stock paid.....\$1,000,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$88,000 00
Interest accrued on said mortgage loans.....	355 00



Value of lands mortgaged.....	\$81,500 00
Buildings (insured for \$81,000).....	108,000 00
Total value of mortgaged premises.....	<u>\$184,500 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
United States, currency 6's.....	\$50,000 00	\$61,050 00
United States 4½ per cent registered.....	75,000 00	79,125 00
United States 4½ per cent coupon.....	30,000 00	31,650 00
United States 4 per cent registered.....	642,000 00	815,340 00
United States 4 per cent coupon.....	48,000 00	61,440 00
State of Georgia 4½ per cent coupon.....	25,000 00	28,620 00
City of Richmond, Va., 5 per cent registered.....	50,000 00	57,750 00
New York and Harlem Railroad Co., 1st Mtg. 7 per cent.....	25,000 00	32,000 00
Erie Railway Co., consolidated Mtg.....	54,000 00	75,080 00
Union Pacific Railroad 1st Mtg.....	50,000 00	56,887 50
Union Pacific Railroad sinking fund.....	25,000 00	23,750 00
Cairo & Fulton Railroad 7 per cent 1st Mtg.....	25,000 00	26,312 50
New York Elevated Railroad Co. 1st Mtg. 7 per cent.....	20,000 00	23,500 00
Kansas Pacific Railway Co. consolidated 1st Mtg.....	50,000 00	57,375 00
Richmond & Allegheny Railroad Co. 1st Mtg. 7 per cent (D. M. R.).....	25,000 00	17,500 00
Flint & Pere Marquette Railroad Co. 6 per cent gold.....	30,000 00	36,600 00
Chicago, Milwaukee & St. Paul Railway Co. (Chicago & Pacific Western Division) 1st Mtg. gold.....	25,000 00	26,812 50
Chicago, Burlington & Quincy Railroad Co. 4 per cent (la. Div.).....	25,000 00	23,987 50
Norfolk & Western Railroad Co. 6 per cent gold.....	5,000 00	5,375 00
Richmond & Danville Railroad Co. 6 per cent Con. Mtg. gold.....	25,000 00	29,375 00
New York, Chicago & St. Louis Railroad Co. 1st Mtg. 4 per cent gold.....	30,000 00	23,200 00
Milwaukee & St. Paul Railway Co. 1st Mtg. (Iowa & Minnesota Division) 7 per cent Conv.....	6,000 00	7,320 00
Missouri, Kansas & Texas Railway Co. Con. 1st Mtg. 7 per cent land grant.....	5,000 00	5,537 50
St Louis & Iron Mountain Railroad Co. 1st Mtg. (7 per cent).....	5,000 00	5,312 50
Chicago, Milwaukee & St. Paul Railway Co. (Wisconsin & Minnesota Division) 1st Mtg. 5 per cent gold.....	10,000 00	10,500 00
Chicago, Milwaukee & St. Paul Railway Co. (terminal Mtg.) thirty-year 5 per cent gold.....	10,000 00	10,525 00
Louisville, New Albany & Chicago Railway Co. Con. Mtg. (6 per cent.).....	15,000 00	15,450 00
Cincinnati, Indianapolis, St. Louis & Chicago Railway Co. 1st Mtg. 4 per cent.....	30,000 00	30,000 00
Louisville & Nashville Railroad Co. trust (6 per cent).....	50,000 00	55,000 00
West Shore Railroad Co. 1st Mtg. guaranteed (4 per cent).....	100,000 00	106,750 00
Pennsylvania Co. 4½ per cent registered.....	36,000 00	33,700 00
<b>STOCKS—</b>		
Bennselaer & Saratoga Railroad Co. consolidated capital, 100 shares, \$100 each.....	10,000 00	13,500 00
Chicago, Burlington & Quincy Railroad Co. capital, 100 shares, \$100 each.....	10,000 00	10,650 00
Chicago, Rock Island & Pacific Railway Co. capital, 110 shares, \$100 each.....	11,000 00	10,697 50
Chicago & Northwestern Railway Co. common capital, 200 shares, \$100 each.....	20,000 00	22,150 00
Lake Shore & Michigan Southern Railway Co. capital, 100 shares, \$100 each.....	10,000 00	10,462 50
New York Central & Hudson River Railroad Co. capital, 500 shares, \$100 each.....	50,000 00	53,250 00
Delaware & Hudson Canal Co. capital, 500 shares, \$100 each.....	50,000 00	73,000 00
Metropolitan National Bank, 75 shares, \$100 each.....	7,500 00	900 00
American Exchange National Bank, 150 shares, \$100 each.....	15,000 00	24,325 00
Consolidated Gas Co. of New York capital stock, 200 shares, \$100 each.....	20,000 00	13,400 00
Central Trust Co., 100 shares, \$100 each.....	10,000 00	88,500 00
Totals (carried out at market value).....	<u>\$1,814,500 00</u>	<u>\$2,218,890 00</u>
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$4,030.....		1,750 00
Cash in company's principal office, \$34,740.40; cash in bank, \$76,734.16....		111,474 56
Interest due and accrued on stocks, not included in "market value".....		9,732 50
Interest due and accrued on collateral loans.....		8 75
Gross premiums in due course of collection.....		125,540 92
Due from other companies for re-insurance on losses already paid.....		4,071 74
Aggregate amount of the assets of the company.....		<u>\$2,559,823 47</u>
Deduct special deposits in other States.....		100,000 00
Total admitted assets.....		<u>\$2,459,823 47</u>

## LIABILITIES.

Amount of unpaid losses (of which \$9,022.76 are resisted) .....	\$115,603 67
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$429,319 59
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	460,707 04
Amount of reserve on all outstanding risks .....	890,026 63
Commissions and brokerage .....	24,726 87
Re-insurance premiums due American Insurance Company .....	531 58
Aggregate .....	\$1,030,888 75
Deduct liabilities on special deposits .....	44,615 94
Net liabilities (except capital stock) .....	\$986,272 81
Surplus as regards policy-holders .....	\$1,478,550 06
Capital stock .....	1,000,000 00
Surplus over capital .....	\$478,550 06

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums .....	\$1,364,204 01
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	187,827 88
Net amount of cash actually received for premiums .....	\$1,176,376 63
Interest received on bonds and mortgages .....	4,335 00
Interest and dividends received on bonds and stocks, and from all other sources .....	91,287 32
Aggregate cash income .....	\$1,271,998 95

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses .....	\$706,780 28
Deduct amounts actually received for salvages, \$2,209.78; re-insurance, \$49,610.33 .....	51,818 11
Net amount paid on fire losses (of which \$104,546.37 belonged to prior years) .....	\$654,962 17
Cash dividends actually paid .....	100,000 00
Paid or allowed during the year for commissions and brokerage .....	231,253 25
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	135,006 65
Paid State, national, and local taxes, in this and other States .....	26,795 62
All other payments and expenditures .....	103,953 44
Aggregate cash expenditures .....	\$1,251,971 13

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888 .....		\$202,574,706	\$1,853,013 88
Written during the year .....		161,696,610	1,864,008 89
Total .....		\$364,271,315	\$3,217,021 77
Deduct expirations .....		163,964,398	1,877,944 21
In force at the end of the year .....		\$200,306,927	\$1,839,077 56
Deduct amount re-insured .....		10,925,744	75,999 09
Net amount in force December 31, 1889 .....		\$189,381,183	\$1,763,978 47

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$98,020,041	\$858,689 18	1-2	\$429,819 59
1889	One year or less	64,510	268 40	Whole am't.	268 40
1888	Two years,	280,698	2,584 88	1-4	683 71
1889		224,955	2,248 48	3-4	1,682 61
1887		22,897,605	187,895 20	1-6	31,514 70
1888		28,352,797	196,171 85	1-2	9,455 32
1889	Three years,	22,068,144	205,572 40	5-6	171,810 33
1889		9,500	71 42	Whole am't.	71 42
1886		258,567	2,472 52	1-8	309 07
1887		306,906	3,490 62	5-8	1,237 73
1888	Four years,	346,772	3,574 29	5-8	2,233 98
1889		406,664	8,980 81	7-8	2,439 46
1885		5,201,986	59,041 12	1-10	5,904 11
1886		5,438,669	56,236 61	5-10	16,570 96
1887	Five years,	5,874,196	61,277 96	1-2	30,638 96
1888		4,583,796	55,279 96	7-10	39,685 97
1889		5,163,387	65,443 60	9-10	57,099 24
Over five years		96,209	1,876 22	Various fr'ct'ns.	855 48
Totals		\$189,881,188	\$1,768,978 47		\$890,026 68

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$21,563,862
Total amount of cash dividends declared since the company commenced business	1,909,500
Total amount of the company's stock owned by the directors at par value	156,650
Losses paid from organization to date	11,823,084
Dividends declared payable in stock from organization	100,000
Losses incurred during the year, fire	708,025
Loaned to stockholders not officers	1,400

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Georgia	25,000 00	6,619 90
Mississippi	25,000 00	24,761 42
Virginia	50,000 00	18,084 62
Totals	\$100,000 00	\$44,615 94

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken	\$2,481,056 00
Premiums received	85,273 05
Losses paid	11,775 56
Total losses incurred during the year in the State of Michigan	10,994 22

## HARTFORD FIRE INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, No. 58, TRUMBULL ST., HARTFORD.

(Incorporated May, 1810; commenced business August, 1810.)

GEORGE L. CHASE, *President.* - - - - - P. C. ROYCE, *Secretary.*

Attorney for Michigan, GEORGE W. CHANDLER, of Detroit.

## CAPITAL.

Capital stock paid ..... \$1,250,000

## ASSETS.

Real estate.....	\$903,675 60
Loans on bond and mortgage of real estate (first liens).....	1,135,143 07
Interest due and accrued, on said mortgage loans.....	20,706 62
Value of lands mortgaged.....	\$1,250,000 00
Buildings (insured for \$364,233).....	1,485,175 00
Total value of mortgaged premises.....	\$2,685,175 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks—	Par Value.	Market Value.
Hartford National Bank, Hartford.....	\$55,800 00	\$53,400 00
Phoenix National Bank, Hartford.....	46,700 00	58,375 00
Connecticut River Banking Company, Hartford.....	5,000 00	4,990 00
Farmers and Mechanics' National Bank, Hartford.....	12,200 00	13,054 00
City Bank, Hartford.....	16,800 00	16,800 00
American National Bank, Hartford.....	15,000 00	19,500 00
Charter Oak National Bank, Hartford.....	20,000 00	21,000 00
Mercantile National Bank, Hartford.....	15,000 00	12,900 00
First National Bank, Hartford.....	17,200 00	18,404 00
Etna National Bank, Hartford.....	31,500 00	34,335 00
National Exchange Bank, Hartford.....	2,000 00	2,500 00
Connecticut Trust and Safe Deposit Company, Hartford.....	23,000 00	33,350 00
Bank of America, New York.....	30,000 00	61,500 00
Bank of North America, New York.....	7,000 00	13,370 00
National Bank of Commerce, New York.....	10,000 00	19,800 00
American Exchange National Bank, New York.....	20,000 00	33,000 00
Importers and Traders' National Bank, New York.....	30,000 00	166,500 00
Manhattan Company Bank, New York.....	10,000 00	19,300 00
Merchants' National Bank, New York.....	16,700 00	27,054 00
Metropolitan National Bank, New York.....	22,500 00	3,150 00
Atlantic National Bank, Boston.....	3,900 00	5,499 00
Blackstone National Bank, Boston.....	10,800 00	11,872 00
Boylston National Bank, Boston.....	12,500 00	17,041 67
Hild and Leather National Bank, Boston.....	2,400 00	2,928 00
National Bank of Commerce, Boston.....	3,200 00	4,128 00
First National Bank, Boston.....	10,000 00	24,500 00
Second National Bank, Boston.....	16,900 00	19,111 33
First National Bank, Albany.....	5,000 00	8,750 00
Bank of Montreal, Montreal.....	30,000 00	67,800 00
Ontario Bank, Bowmanville.....	6,500 00	8,710 00
Connecticut River Company.....	10,000 00	3,000 00
Connecticut River Railroad Company.....	2,000 00	4,160 00
New York New Haven & Hartford Railroad Company.....	95,500 00	233,975 00
Chicago, Burlington & Quincy Railroad Company.....	66,000 00	70,350 00
Chicago, Rock Island & Pacific Railroad Company.....	22,000 00	21,450 00
Chicago & Northwestern Railroad Company, preferred.....	20,000 00	28,600 00
Chicago & Northwestern Railroad Company.....	50,000 00	55,687 50
Chicago, Milwaukee & St. Paul Railroad Company.....	40,000 00	28,150 00
Chicago, Milwaukee & St. Paul Railroad Company, preferred.....	37,000 00	42,550 00
Union Pacific Railroad Company.....	20,000 00	13,600 00
Connecticut & Passumpsic River Railroad Company, guaranteed.....	100,000 00	105,000 00
New York Central & Hudson River Railroad.....	50,000 00	54,125 00
Northwestern Telegraph Company.....	25,000 00	25,000 00
Bonds—		
United States, 4½ per cent.....	130,000 00	136,500 00
Alabama State, 4 per cent.....	10,000 00	10,600 00
South Carolina State, 6 per cent.....	14,500 00	15,237 50
Minnesota State, 4½ per cent.....	3,000 00	3,000 00
Toledo, Ohio, Water Works, 8 per cent.....	20,000 00	23,100 00
Memphis City.....	800 00	800 00
New Brunswick, N. J., City, 7 per cent.....	45,000 00	48,600 00
Pawtucket, R. I., Town, 7 per cent.....	75,000 00	90,000 00
Dubuque, Iowa, City, 6 per cent.....	25,000 00	28,000 00
Richmond, Va., City, 4 per cent.....	50,000 00	51,250 00
Harlem River & Port Chester Railroad Company, (guaranteed by New York, New Haven & Hartford Railroad Company), 7 per cent.....	50,000 00	68,000 00
Chicago & Western Indiana Railroad Company, 6 per cent.....	83,000 00	96,280 00
Chicago & Western Indiana R. R. general mortgage, 6 per cent.....	60,000 00	72,000 00
Minneapolis Union Railway, 6 per cent.....	50,000 00	55,000 00
Cleveland, Col., Cin. & Ind. Consolidated Railway, 7 per cent.....	8,000 00	10,720 00
Cleveland, Col., Cin. & Ind. Railway Sinking Funds, 7 per cent.....	26,000 00	31,200 00
Nashville & Decatur 1st Mortgage, 7 per cent.....	50,000 00	61,000 00
Indianapolis & Vincennes Railway, 7 per cent.....	33,000 00	37,760 00
Chicago & North Western Debentures, 5 per cent.....	50,000 00	58,000 00
Albany & Essequahanna 1st mortgage, 6 per cent.....	50,000 00	61,500 00
Northern Pacific 1st mortgage, 6 per cent.....	65,000 00	76,050 00
New York Central & Hudson River Railroad Debentures, 5 per cent.....	50,000 00	55,500 00

BONDS—	Par Value.	Market Value.	
West Shore 1st mortgage, 4 per cent.....	\$100,000 00	\$106,050 00	
Chicago, Burlington & Quincy Railroad Debentures, 5 per cent.....	50,000 00	52,487 00	
New York & New England Railroad, 7 per cent.....	50,000 00	53,500 00	
City of Indianapolis Belt Railroad, 6 per cent.....	74,000 00	80,660 00	
Pittsburgh, Cincinnati & St. Louis Consolidated R. R., 7 per cent.....	75,000 00	88,500 00	
Louisville, Frankfort & Lexington Railroad, 7 per cent.....	50,000 00	56,250 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R., 6 per cent.....	30,000 00	33,600 00	
Detroit, Lansing & Northern Consolidated Railroad, 7 per cent.....	50,000 00	53,000 00	
Jefferson R. R. Company, 5 per cent.....	50,000 00	52,000 00	
Dayton & Michigan R. R., 5 per cent.....	50,000 00	53,000 00	
St. Louis & San Francisco Railway & Land, 6 per cent.....	50,000 00	56,250 00	
N. Y., Lake Erie & Western R. R., (first lien,) 6 per cent.....	20,000 00	21,000 00	
Totals (carried out at market value).....	\$2,634,900 00	\$3,320,534 00	\$3,320,534 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$61,220.00.....	30,000 00
Cash in company's principal office, \$6,622.79; cash in bank, \$558,533.43.....	565,156 22
Interest due and accrued on collateral loans.....	1,101 67
Gross premiums in due course of collection.....	448,028 97
Rents due and accrued.....	2,459 14
State tax due from non-resident stockholders.....	15,649 20
Aggregate amount of the available assets of the company.....	\$6,142,454 49
Deduct special deposits in other States.....	225,000 00
Total admitted assets.....	\$5,917,454 49

## LIABILITIES.

Amount of unpaid losses (of which \$26,177.51 are resisted).....	\$201,555 13
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$990,545 58
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,266,775 08
Amount of reserve on all outstanding risks.....	2,197,320 61
Commissions and brokerage.....	37,500 00
Aggregate.....	\$2,436,375 74
Deduct liability on special deposit.....	140,444 06
Net liabilities (except capital stock).....	\$2,295,931 68
Surplus as regards policy-holders.....	\$3,621,522 81
Capital stock.....	1,250,000 00
Surplus over capital.....	\$2,371,522 81

## INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums.....	\$3,262,324 00
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	440,985 18
Net amount of cash actually received for premiums.....	\$2,821,338 82
Interest received on bonds and mortgages.....	64,555 64
Interest and dividends received on bonds and stocks, and from all other sources.....	156,233 51
Income from all other sources, viz.: rents.....	17,405 56
Aggregate cash income.....	\$3,059,533 53

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$1,757,560 87
Deduct amounts actually received for re-insurance.....	183,180 22
Net amount paid on losses (of which \$196,111.00 belonged to prior years).....	\$1,624,370 15
Cash dividends actually paid.....	250,000 00
Paid or allowed during the year for commissions and brokerage.....	459,774 43
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	199,143 89
Paid State, national, and local taxes, in this and other States.....	55,835 47
All other payments, viz.: printing, advertising, traveling and general expenses.....	215,430 47
Aggregate cash expenditures.....	\$2,804,554 41

## MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31st, 1888.....	\$809,651.199	\$3,906,873 73
Written during the year.....	262,483,849	3,262,323 70
Total.....	\$572,085,048	\$7,168,197 43
Deduct expirations and amount re-insured.....	226,510,908	2,987,787 35
Net amount in force December 31st, 1889.....	\$345,574,745	\$4,230,410 08

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$136,616,506	\$1,561,091 07	1-2	\$380,545 58
1888.....		502,140	4,727 75	1-4	1,181 98
1889.....	Two years.....	518,788	3,989 59	3-4	2,977 17
1887.....		37,327,635	418,747 05	1-6	68,967 88
1888.....	Three years.....	\$9,826,529	445,615 84	1-2	222,807 91
1889.....		53,178,978	524,786 98	5-6	457,322 49
1886.....		987,068	9,827 26	1-8	1,238 40
1887.....	Four years.....	988,371	9,058 77	8-8	3,397 08
1888.....		1,065,233	10,307 09	5-8	6,441 98
1889.....		1,191,878	11,050 81	7-8	9,669 39
1885.....		11,200,190	142,278 74	1-10	14,227 39
1886.....	Five years.....	12,692,731	184,998 79	8-10	49,499 64
1887.....		15,040,307	192,532 50	1-2	96,266 25
1888.....		15,790,959	199,914 10	7-10	139,989 86
1889.....		19,697,459	286,508 74	9-10	212,857 86
Totals.....		\$345,574,745	\$4,230,410 08		\$2,197,320 61

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$58,264,875
Total amount of cash dividends declared since the company commenced business.....	6,188,100
Total amount of the company's stock owned by the directors at par value.....	181,300
Losses paid from organization to date.....	85,674,822
Dividends declared payable in stock from organization.....	960,000
Losses incurred during the year, fire and tornado.....	1,608,898
Amount deposited in different States and countries for the security of all the company's policy-holders.....	225,000

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Canada.....	\$100,000	\$75,074 95
Georgia.....	25,000	31,621 41
Oregon.....	50,000	12,158 50
Virginia.....	50,000	21,589 20
Totals.....	\$225,000	\$140,444 06

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken.....	\$7,783,980 00
Premiums received.....	97,869 88
Losses paid.....	58,434 59
Total losses incurred during the year in the State of Michigan.....	68,352 35

## HOME INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No 119, BROADWAY, NEW YORK CITY.

(Incorporated April, 1858; commenced business April 13, 1852.)

DANIEL A. HEALD, *President*, - - - - - WILLIAM L. BIGELOW, *Secretary*.

Attorney for Michigan, ARTHUR MARKS, of Detroit.

## CAPITAL.

Capital stock paid ----- \$3,000,000

## ASSETS.

Real estate .....	\$1,345,325 80
Loans on bond and mortgage of real estate (first liens) .....	754,000 00
Interest due \$370.00 and accrued, \$15,132.78 on said mortgage loans ; total .....	16,002 78

Value of lands mortgaged .....	\$1,254,710 00
Buildings (insured for \$329,275) .....	821,425 00
Total value of mortgaged premises .....	\$2,076,135 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
United States 5 per cent. currency .....	\$1,150,000 00	\$1,416,850 00
District of Columbia .....	1,000,000 00	1,250,000 00
Mississippi .....	20,000 00	20,000 00
New York City .....	200,000 00	216,000 00
City of Richmond, Va. ....	50,000 00	56,000 00
Topeka City, Kan., internal improvement .....	120,825 29	121,539 55
City of Council Bluffs, Iowa, improvement .....	25,000 00	25,250 00
Nebraska City, Neb., improvement .....	25,000 00	26,000 00
Kansas City, Kas., improvement .....	14,500 00	15,225 00
City of Greeley, Col., 6 per cent. water .....	25,000 00	25,500 00
New York, Lake Erie & Western R. R. Co. ....	200,000 00	224,000 00
New York, Chicago & St. Louis R. R. Co. ....	112,000 00	106,250 00
New York & Harlem R. R. ....	100,000 00	128,000 00
Valley Railway Co., of Ohio .....	100,000 00	101,000 00
Ohio & West Virginia Railway Co. ....	100,000 00	113,000 00
Peoria, Decatur & Evansville Railway Co. ....	100,000 00	101,000 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R. ....	100,000 00	184,000 00
Louisville, New Albany & Chicago Railway Co. ....	100,000 00	119,000 00
West Shore Railway .....	100,000 00	104,000 00
Albemarle & Chesapeake Canal Co. ....	100,000 00	106,000 00
Toledo, Ann Arbor & Grand Trunk Railway Co. ....	100,000 00	112,000 00
Dunkirk, Warren & Pittsburgh Railway Co. ....	75,000 00	86,500 00
Chicago, St. Paul, Minneapolis & Omaha Railway Co. ....	50,000 00	61,000 00
Alabama Central R. R. ....	50,000 00	56,750 00
Cleveland & Canton R. R. ....	50,000 00	48,750 00
Jeffersonville, Madison & Indianapolis R. R. Co. ....	50,000 00	58,500 00
Savannah & Western R. R. Co. ....	50,000 00	50,750 00
Virginia Midland Railway Co. ....	50,000 00	44,000 00
Iowa Central Railway Co. ....	25,000 00	21,250 00
Streator, Ill., Aqueduct Co. ....	10,000 00	10,000 00
<b>STOCKS—</b>		
Fort Wayne & Jackson R. R. Co. ....	100,000 00	115,000 00
Chicago, St. Paul, Minneapolis & Omaha Railway Co. ....	50,000 00	48,500 00
New York Central & Hudson River R. R. ....	50,000 00	54,000 00
Iowa Central Railway Co. ....	40,000 00	10,000 00
National Broadway Bank .....	10,000 00	30,000 00
American Exchange National Bank of New York .....	20,000 00	33,000 00
Mercantile National Bank of New York .....	20,000 00	42,000 00
Bank of America, New York .....	20,000 00	40,000 00
National Bank of Commerce of New York .....	20,000 00	39,200 00

## STOCKS—

## Par Value. Market Value.

Western National Bank of New York.....	20,000 00	19,800 00
Manhattan Company, New York.....	10,000 00	19,800 00
Merchants' Exchange National Bank of New York.....	10,000 00	12,800 00
Massena Bank.....	10,000 00	16,100 00
Chatham National Bank of New York.....	5,000 00	15,500 00
National Butchers and Drovers' Bank of New York.....	5,000 00	9,250 00
Hanover National Bank of New York.....	10,000 00	33,000 00
National Bank of the Republic.....	10,000 00	17,500 00
Fourth National Bank of New York.....	10,000 00	17,000 00
Holland Trust Co.....	20,000 00	44,000 00
Franklin Trust Co., Brooklyn.....	20,000 00	36,000 00
Metropolitan Trust Company.....	5,000 00	11,750 00
Long Island Loan and Trust Co.....	4,500 00	7,740 00
Totals (carried out at market value).....	<u>\$4,721,826 29</u>	<u>\$5,631,874 55</u>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$502,205.50.....	373,300 00
Cash in banks.....	196,357 19
Interest due and accrued on stocks, not included in "market value".....	18,565 69
Interest due and accrued on collateral loans.....	2,469 83
Gross premiums in due course of collection.....	574,223 76
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	19,040 01
Aggregate amount of the assets of the company.....	<u>\$8,931,159 61</u>
Deduct special deposits in other States.....	150,000 00
Total admitted assets.....	<u>\$8,781,159 61</u>

## LIABILITIES.

Amount of unpaid losses (of which \$42,269.11 are resisted).....	\$531,987 49
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$1,312,073 00
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	2,375,279 00
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	141,842 00
Amount of reserve on all outstanding risks.....	3,828,994 00
Amount reserved for sinking fund.....	30,210 98
State, city, county or other taxes and assessments.....	5,000 00
Commissions and brokerage.....	102,634 73
Amount due for re-insurance premiums.....	181,840 63
Aggregate.....	<u>\$4,680,667 83</u>
Deduct liabilities on special deposits.....	95,179 03
Net liabilities (except capital stock).....	<u>\$4,585,488 80</u>
Surplus as regards policy-holders.....	\$4,195,670 81
Capital stock.....	3,000,000 00
Surplus over capital.....	<u>\$1,195,670 81</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$5,181,582 80	\$185,061 61
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	1,001,349 95	27,911 08
	<u>\$4,180,232 85</u>	<u>\$157,170 58</u>
Net amount of cash actually received for premiums.....	\$4,337,402 93	
Interest received on bonds and mortgages.....	40,254 86	
Interest and dividends received on bonds and stocks, and from all other sources.....	255,435 71	
Income from all other sources, viz.: Rent.....	87,488 10	
Aggregate cash income.....	<u>\$4,720,581 60</u>	



## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$3,119,148 97	\$53,960 25
Deduct amounts actually received for salvages, \$11,687.70; re- insurance, \$252,541.54.....	263,279 61	899 68
	\$2,855,869 36	\$52,460 62
Net amount paid on losses (of which \$429,294.03 belonged to prior years)	\$2,908,329 98	
Cash dividends actually paid.....	300,510 00	
Paid or allowed during the year for commissions and brokerage.....	814,207 91	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	413,161 48	
Paid State and local taxes, in this and other States.....	72,736 42	
All other payments and expenditures.....	297,648 31	
Aggregate cash expenditures.....	\$4,806,594 10	

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31st, 1888.....		\$782,581,869	\$7,220,854 00	\$1,788,700	\$36,845 00
Written or renewed during the year.....		656,336,257	5,150,915 59	19,467 244	200,062 87
Total.....		\$1,388,918,126	\$12,371,769 59	\$21,255,944	\$236,897 87
Deduct expirations.....		594,512,335	4,600,562 59	13,634,375	68,963 87
In force at the end of the year.....		\$794,405,791	\$7,771,187 00	\$7,621,569	\$167,944 00
Deduct amount re-insured.....		76,496,672	500,510 00	1,637,266	26,302 00
Net amount in force December 31st, 1889.....		\$717,919,119	\$7,270,677 00	\$5,984,303	\$141,642 00

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$290,672,694	\$2,624,146 00	1-2	\$1,312,073 00
1888.....	Two years,.....	7,288,761	27,307 00	1-4	6,908 00
1889.....		4,890,028	46,652 00	3-4	34,969 00
1887.....	Three years,.....	66,176,026	632,413 00	1-6	105,402 00
1888.....		82,596,482	800,009 00	1-2	400,006 00
1889.....	Four years,.....	66,996,384	629,128 00	5-6	524,269 00
1886.....		1,172,940	12,228 00	1-8	1,528 00
1887.....	Five years,.....	1,847,143	14,234 00	3-8	5,397 00
1888.....		1,426,991	13,913 00	5-8	3,695 00
1889.....	Over five years.....	1,356,470	12,913 00	7-8	11,299 00
1886.....		34,305,009	456,594 00	1-10	45,659 00
1887.....	.....	32,243,717	485,585 00	3-10	190,676 00
1888.....		39,592,908	491,891 00	1-2	245,946 00
1889.....	.....	48,162,370	525,522 00	7-10	367,865 00
1886.....		49,069,523	529,915 00	9-10	476,924 00
Over five years.....		1,932,578	18,532 00	Pro Rata.	9,868 00
Totals.....		\$717,919,119	\$7,270,677 00		\$3,687,352 00

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$32,136,061
Total amount of cash dividends declared since the company commenced business.....	7,915,000
Total amount of the company's stock owned by the directors at par value.....	196,000
Total amount loaned to directors.....	64,500
Losses paid from organization to date.....	49,813,850
Dividends declared payable in stock from organization.....	1,000,000
Losses incurred during the year, fire.....	3,002,515

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Virginia.....	\$50,000 00	\$19,308 98
Georgia.....	25,000 00	25,262 43
Mississippi.....	25,000 00	33,212 67
Oregon.....	50,000 00	15,400 00
Totals.....	\$150,000 00	\$93,179 08



## BONDS—

	Par Value.	Market Value.
Lehigh Valley R. R. Co.'s consolidated bonds, 6 per cent, registered	\$200,000 00	\$270,000 00
Philadelphia, Wilmington & Baltimore R. R. Co.'s bonds, 6 per cent, registered	38,000 00	40,580 00
Delaware Division Canal Co.'s bonds, 6 per cent	15,000 00	15,000 00
Lehigh Coal and Navigation Co.'s consolidated mortgage, 7 per cent, registered	5,000 00	6,500 00
Boston & Amboy R. R. Co., first mortgage, guaranteed, 5 per cent, registered	100,000 00	115,000 00
Philadelphia & Erie R. R., registered, 5 per cent, guaranteed by Pennsylvania R. R. Co.	150,000 00	172,500 00
Chicago & Western Indiana R. R. consolidated bonds, 6 per cent, coupon	117,000 00	126,880 00
Northern Central R. W. Co.'s consolidated 6 per cent general mortgage	14,000 00	16,520 00
Pittsburgh, McKeesport & Youghiogheny R.R., second mortgage, 6 per cent	50,000 00	57,500 00
Lehigh Valley R. R. Sterling 6 per cent	56,000 00	58,900 00
The Belt R. R. and Stock Yard Co., 6 per cent, due 1910, Indianapolis	50,000 00	50,000 00
Bergen County R. R. Co.'s first mortgage bonds, 6 per cent coupon	50,000 00	50,000 00
Car Trust of New York, No. 2, Series D, 6 per cent, registered	62,000 00	62,000 00
New York & Long Branch R. R., 5 per cent	150,000 00	162,000 00
100 shares Philadelphia National bank	10,000 00	24,500 00
228 " Chesapeake & Delaware Canal Co.	11,400 00	500 00
50 " Sandy Hook, Quarantine and City Island Telegraph Co.	1,000 00	1,000 00
Mutual Insurance Scrip (Atlantic Mutual), registered	87,180 00	86,646 70
Philadelphia & Baltimore Central R. R., 5 per cent, first consolidated, registered	100,000 00	105,000 00
Delaware & Chesapeake R. R., first mortgage, 4 per cent	100,000 00	90,000 00
New York, Lake Erie & Western R. R., 4½ per cent, third mortgage	200,000 00	230,000 00
Steubenville & Indiana R. R., 5 per cent first mortgage, reg.	200,000 00	216,000 00
Corning, Cowanesque & A. R. R., 6 per cent, first mortgage	66,000 00	66,250 00
New York, Lake Erie & Western R. R., 6 per cent, collateral trust	38,000 00	36,300 00
Terre Haute & Logansport R. R., extension mortgage, 6 per cent	50,000 00	50,000 00
Texas & Pacific Railway Co.'s first mortgage, 6 per cent	14,000 00	15,400 00
Louisville & Nashville R. R. (Evansville & Henderson Div.) first mortgage, 6 per cent	75,000 00	86,500 00
Lehigh Coal and Navigation, general mort., 4½ per cent	50,000 00	51,000 00
New York, West Shore & Buffalo R. R., first mortgage, 4 per cent	25,000 00	26,250 00
San Antonio & Aransas Pass Railway Co.'s first mortgage, 6 per cent	20,000 00	18,000 00
Canada & Atlantic R. R., first mortgage, 5 per cent	20,000 00	20,000 00
Jefferson R. R., first mortgage, 5 per cent, coupons	30,000 00	31,500 00
McKeesport & Belle Vernon R. R., first mortgage, 6 per cent	20,000 00	21,000 00
Pennsylvania & New York Canal & R. R. Co.'s 4 per cent, registered	50,000 00	50,500 00
Totals (carried out at market value)	\$4,027,001 30	\$4,517,508 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$160,105	132,050 00
Cash in banks	568,090 09
Net premiums in due course of collection	550,583 06
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	103,285 72
Aggregate amount of the assets of the company	\$8,595,477 75
Deduct special deposits in other States	175,000 00
Total admitted assets	\$8,420,477 75

## Items not admitted as Available Assets.

Wrecking boat	\$50,500 00
Loans on company's own stock	8,200 00
Bills receivable past due	1,099 83
Book debts	71,973 79
Total	\$135,773 12

## LIABILITIES.

Amount of unpaid losses (of which \$20,672 are resisted)	\$307,900 00
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$979,940 91
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,179,014 21
	<hr/>
Less amount re-insured.....	\$2,158,954 12
	57,940 76
	<hr/>
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks.....	\$2,101,023 36
	100,436 72
	<hr/>
Amount of reserve on all outstanding risks.....	\$2,261,460 08
Reclaimable by insured on perpetual policies, (entire deposit or premium taken).....	762,220 90
Book debts due by company.....	7,083 43
Re-insurance premiums.....	11,914 38
	<hr/>
Aggregate.....	\$3,370,578 79
Deduct liabilities on special deposits.....	16,804 74
	<hr/>
Net liabilities (except capital stock).....	\$3,353,774 05
	<hr/>
Surplus as regards policy-holders.....	\$5,008,708 70
Capital stock.....	3,000,000 00
	<hr/>
Surplus over capital.....	\$2,008,708 70
	<hr/>

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$2,946,530 07	\$1,841,189 49
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	329,499 37	471,646 11
	<hr/>	<hr/>
	\$2,617,030 70	\$1,369,543 38
	<hr/>	<hr/>
Net amount of cash actually received for premiums.....	\$3,986,574 08	
Interest received on bonds and mortgages.....	135,715 51	
Interest and dividends received on bonds and stocks, and from all other sources.....	232,628 61	
Income from all other sources, viz.: Net perpetual premiums for the year.....	38,437 30	
	<hr/>	
Deposit premiums received for perpetual fire risks (carried inside).....	\$55,936 25	
	<hr/>	
Aggregate cash income.....	\$4,393,355 50	
	<hr/>	

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$1,433,001 08	\$1,858,807 08
Deduct amounts actually received for salvages, \$144,011.58; re-insurance, \$457,577.81.....	53,267 29	548,322 05
	<hr/>	<hr/>
	\$1,379,733 79	\$1,310,485 03
	<hr/>	<hr/>
Net amount paid on losses.....	\$2,609,218 82	
Cash dividends actually paid.....	450,000 00	
Paid or allowed during the year for commissions and brokerage.....	662,172 24	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	210,873 91	
Paid State, national and local taxes, in this and other States.....	114,215 84	
All other payments, viz.: Miscellaneous expenses.....	228,150 37	
	<hr/>	
Amount of deposit premium returned during the year on perpetual fire risks (carried inside).....	\$17,548 95	
	<hr/>	
Aggregate cash expenditures.....	\$4,355,631 18	
	<hr/>	

## MISCELLANEOUS.

<i>Risks and Premiums (Excluding Perpetuals.)</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1898.....	\$375,842,635	\$3,974,516 82	\$15,462,086	\$152,108 37
Written or renewed during the year.....	841,701,732	2,975,322 16	237,171,511	1,821,571 51
Total.....	\$717,544,367	\$6,949,838 98	\$302,653,547	\$1,973,679 78
Deduct expirations.....	204,710,848	2,673,540 53	236,474,768	1,812,243 06
In force at the end of the year.....	\$422,833,789	\$4,276,296 45		
Deduct amount re-insured.....	13,489,743	115,881 51		
Net amount in force December 31, 1899.....	\$409,343,996	\$4,160,416 94	\$16,178,779	\$160,426 72

<i>Perpetual Risks.</i>	<i>Amount of Risks.</i>	<i>Total Deposits.</i>
Perpetual risks in force on the 31st of December, 1898.....	\$23,516,243 89	\$743,783 67
Perpetual risks written during the year.....	2,358,100 00	55,986 25
Total.....	\$30,874,343 89	\$799,769 92
Deduct those marked off as cancelled.....	684,785 00	17,548 95
In force December 31, 1899.....	\$30,289,558 89	\$782,220 97

## UNDETERMINED FIRE PREMIUMS, DECEMBER 31, 1899, AND RE-INSURANCE THEREON.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Premiums.</i>	<i>Re-insurance.</i>
1899	One year or less.....	\$201,318,440	\$1,959,899 83	1-2 \$979,949 91
1898		1,508,441	10,069 47	1-4 2,514 86
1899	Two years, {	1,969,785	11,230 48	2-4 5,422 86
1897		36,392,918	362,091 81	1-6 60,349 63
1898	Three years, {	43,098,973	407,443 76	1-2 208,721 33
1899		43,638,517	408,249 70	5-6 336,041 42
1896		383,501	9,297 32	1-9 1,163 16
1897	Four years, {	1,117,236	10,151 50	3-8 3,605 81
1898		301,234	7,297 05	5-9 4,560 66
1899		1,048,825	10,607 08	7-9 9,281 19
1895		15,991,552	190,894 17	1-10 19,089 41
1896		18,029,733	216,984 94	3-10 65,095 48
1897	Five years, {	19,114,045	232,465 21	1-2 111,232 60
1898		19,124,357	218,264 70	7-10 152,785 29
1899		17,123,083	306,843 85	9-10 186,159 46
Over five years.....		1,779,349	29,518 69	Pro rata. 14,792 05
		\$422,833,789	\$4,276,296 45	\$2,158,964 12
Deduct re-insurance.....		13,489,743	115,881 51	57,940 76
Totals.....		\$409,343,996	\$4,160,416 94	\$2,101,023 36

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$90,505,195
Total amount of cash dividends declared since the company commenced business.....	10,953,934
Total amount of the company's stock owned by the directors at par value.....	12,498
Total amount loaned to officers and directors.....	2,000
Losses paid from organization to date.....	63,910,393
Losses incurred during the year, fire, marine, and inland.....	2,779,208
Loaned to stockholders not officers.....	6,250

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein.

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$25,000 00	\$9,788 96
Virginia.....	50,000 00	5,458 86
Canada.....	100,000 00	1,561 92
Totals.....	\$175,000 00	\$16,804 74

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine and inland risks taken.....	\$5,564,073 00	\$94,576 00	\$5,658,649 00
Premiums received.....	87,889 56	897 74	88,787 30
Losses paid.....	53,170 76	506 88	53,677 64
Total losses incurred during the year in the State of Michigan.....	55,763 23		55,763 23

# INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA. PENNSYLVANIA.

HOME OFFICE, NOS. 136 AND 138, SOUTH FOURTH ST., PHILADELPHIA.

(Incorporated April 18, 1794; commenced business November 9, 1794.)

GEORGE G. CROWELL, *President.* - - - - - A. B. EARLE, *Secretary.*

Attorney for Michigan, BYRON WHITAKER, of Detroit.

**CAPITAL.**

Capital stock paid.....\$200,000

**ASSETS.**

Real estate.....	\$304,543 00
Loans on bond and mortgage of real estate (first liens).....	110,950 00
Interest due \$2,051.00 and accrued, \$28.42 on said mortgage loans; total	2,079 42
Total value of mortgaged premises, buildings (insured for \$30,900).....	<u>\$28,400</u>

**STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.**

STOCKS—	Par Value.	Market Value.	
Philadelphia National Bank.....	\$3,000 00	\$4,980 00	
Lehigh Valley Rail Road Co.....	10,000 00	10,600 00	
Bonds—			
Philadelphia & Reading R. R. Co.....	13,000 00	11,820 00	
Harrisburg, Portsmouth, Mt. Joy & L. R. R. Co.....	15,000 00	16,500 00	
Delano Land Co.....	10,000 00	12,000 00	
Car Trust, New York.....	9,000 00	9,000 00	
Chicago & W. Indiana R. R. Co.....	12,000 00	18,800 00	
Corning, Cowanesque & Antrim R. R. Co.....	12,000 00	12,600 00	
Shamokin, Sunbury & L. R. R. Co.....	10,000 00	10,800 00	
Terre Haute & Logansport R. R. Co.....	20,000 00	20,600 00	
Staubenville & Indiana R. R. Co.....	30,000 00	32,400 00	
Long Dock Co.....	10,000 00	12,100 00	
City of Cincinnati.....	8,000 00	9,600 00	
Pittsburgh Junction R. R. Co.....	10,000 00	11,500 00	
St. Paul & N. Pacific R. R. Co.....	10,000 00	12,100 00	
Sunbury, H. & Wilkes Barre R. R. Co.....	4,000 00	4,120 00	
N. Central R. R. Co.....	10,000 00	10,600 00	
City of Quincy.....	10,000 00	10,600 00	
Wabash R. R. Co.....	14,000 00	11,725 00	
Orient Mutual Ins. Co., scrip.....	8 19	8 19	
Totals (carried out at market value).....	<u>\$219,008 19</u>	<u>\$236,833 19</u>	236,833 19

Illinois Trust Co. certificate of deposit.....	1,000 00
Cash in company's principal office, \$2,134.87; cash in bank, \$11,403.59.....	13,538 46
Cash belonging to company, in hands of managers.....	15,769 93
Interest due and accrued on stocks, not included in "market value".....	499 23
Gross premiums in due course of collection.....	14,544 58
Bills receivable, not matured, taken for fire risks.....	1,963 23
Rents due and accrued.....	6,049 45
Due from other companies for re-insurance on losses already paid.....	4,408 46
Reclaimable on perpetual insurance.....	<u>6,273 82</u>

Aggregate amount of all the available assets of the company.....\$718,452 77

## LIABILITIES.

Amount of unpaid losses.....		\$72,147 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$119,983 12	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	99,867 79	
Amount of reserve on all outstanding risks.....		219,600 91
Reclaimable by insured on perpetual policies, (entire deposit, or premium taken).....		178,936 29
Due and to become due for borrowed money.....		5,000 00
Commissions and brokerage.....		1,931 69
Aggregate liabilities (except capital stock).....		\$477,615 89
Surplus as regards policy-holders.....	\$240,836 88	
Capital stock.....	200,000 00	
Surplus over capital.....	\$40,836 88	

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$395,889 10	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	69,278 62	
Net amount of cash actually received for premiums.....		\$326,560 48
Interest received on bonds and mortgages.....		6,422 98
Interest and dividends received on bonds and stocks, and from all other sources.....		11,936 43
Income from all other sources, viz.: Rents \$20,262.66; from other sources, \$1,143.16.....		21,405 82
Deposit premiums received for perpetual fire risks (carried inside).....	\$25,497 75	
Aggregate cash income.....		\$366,325 71

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid for losses.....	\$209,050 28	\$1,167 80	
Deduct amounts actually received for salvages, \$4,428.33; re-insurance \$10,564.47.....	14,984 80	995 51	
	\$194,115 48	\$171 79	
Net amount paid on losses (of which \$33,635.20 belonged to prior years).....			\$194,287 22
Amount paid on perpetual losses.....			333 02
Cash dividends actually paid.....			20,000 00
Paid or allowed during the year for commissions and brokerage.....			73,955 79
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			41,414 36
Paid State, national, and local taxes, in this and other States.....			10,896 59
All other payments, viz: general expenses.....			13,187 40
Aggregate cash expenditures.....			\$354,074 38

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$33,785,778	\$374,008 28
Written during the year.....		42,482,102	395,839 10
Total.....		\$76,217,880	\$769,842 38
Deduct expirations.....		36,444,202	337,878 90
In force at the end of the year.....		\$39,773,678	\$431,968 34
Deduct amount re-insured.....		2,113,173	24,777 21
Net amount in force December 31st, 1889.....		\$37,660,505	\$407,191 13
Perpetual risks in force.....		\$5,580,819	\$178,936 29

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$20,825,919	\$239,806 23	1-2	\$119,983 12
1886	Two years,	54,661	254 14	1-4	63 53
1889		141,275	859 51	3-4	644 63
1887	Three years,	1,888,394	18,750 98	1-6	3,125 15
1888		3,070,564	26,773 40	1-2	13,386 70
1889	Four years,	4,083,507	34,246 81	5-6	28,539 01
1886		44,850	481 28	1-8	60 17
1887	Five years,	85,523	908 51	3-8	336 81
1888		111,493	1,398 19	5-8	873 87
1889	Over five years,	154,729	1,475 68	7-8	1,201 23
1886		581,009	6,184 17	1-10	618 41
1887	Perpetual—Entire premium	821,286	9,341 04	3-10	2,803 31
1888		1,495,595	18,002 13	1-2	9,001 07
1889	P R	1,858,909	19,458 64	7-10	13,621 04
1886		2,248,302	24,325 57	9-10	21,893 01
1889	Over five years	319,541	4,869 80	P R	3,408 86
Perpetual—Entire premium		5,580,319	178,936 29 90 & 95 per c't		164,035 84
Totals		\$43,340,824	\$536,127 42		\$383,686 75

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$18,810,468
Total amount of cash dividends declared since the company commenced business	4,186,406
Total amount of the company's stock owned by the directors at par value	23,900
Losses paid from organization to date	15,184,792
Losses incurred during the year, fire	240,874

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken	\$560,116 00
Premiums received	7,697 60
Losses paid	7,462 50
Total losses incurred during the year in the State of Michigan	4,286 98

## KINGS COUNTY FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 97, BROADWAY, BROOKLYN.

(Incorporated October 21, 1868; commenced business, October 21, 1868.)

WM. E. HORWILL, President. - - - - - E. S. TERHUNE, Secretary.

Attorney for Michigan, R. B. LOOMIS, of Grand Rapids.

## CAPITAL.

Capital stock paid.....\$150,000

## ASSETS.

Real estate	\$98,131 71
Loans on bond and mortgage of real estate (first liens)	33,250 00
Interest accrued on said mortgage loans	305 25



Value of lands mortgaged.....	\$36,400 00
Buildings (insured for \$37,800).....	46,800 00
Total value of mortgaged premises.....	<u>\$83,200 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par Value.	Market Value.	
New York Central & Hudson River R. R. Co.....	\$75,000	\$80,250	
Delaware & Hudson Canal Co.....	10,000	14,775	
Consolidated Gas Co., New York City.....	30,000	27,675	
Brooklyn Gas Light Co.....	16,550	18,205	
Union Ferry Co., Brooklyn.....	30,300	48,177	
Manufacturers' National Bank, Brooklyn.....	5,010	8,517	
Grand Street & Newtown R. R. Co.....	7,000	6,300	
Christopher & Tenth Street Ferry R. R. Co., N. Y.....	3,000	3,980	
BONDS—			
West Shore R. R. Co.....	10,000	10,400	
Totals (carried out at market value).....	<u>\$186,860</u>	<u>\$218,259</u>	<u>\$218,259 00</u>

Cash in company's principal office, \$614.26; cash in bank, \$1,089.62.....	1,703 88
Interest due and accrued on stocks, not included in "market value".....	2,615 44
Gross premiums in due course of collection.....	6,579 39
Rents due and accrued.....	573 33

Aggregate amount of all the available assets of the company..... \$361,418 00

## LIABILITIES.

Amount of unpaid losses (of which \$750.00 are resisted).....	\$8,932 51
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$28,451 52
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	9,061 95
Amount of reserve on all outstanding risks.....	37,533 47
Due and accrued for salaries, rent, advertising, or agency expenses.....	583 33
Commissions and brokerage.....	1,448 32
Re-insurance.....	762 04
Aggregate liabilities (except capital stock).....	<u>\$49,259 67</u>

Surplus as regards policy-holders.....	\$312,158 33
Capital stock.....	150,000 00
Surplus over capital.....	<u>\$162,158 33</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$76,805 78	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	7,087 06	
Net amount of cash actually received for premiums.....		\$69,738 72
Interest received on bonds and mortgages.....		1,692 76
Interest and dividends received on bonds and stocks, and from all other sources.....		10,169 71
Income from all other sources, viz.: rents.....		4,123 20
Aggregate cash income.....		<u>\$85,724 39</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses.....	\$45,398 72	
Deduct amounts actually received for salvages, \$324.97; re-insurance, \$3,547.48.....	3,872 45	
Net amount paid on losses (of which \$11,098.19 belonged to prior years).....		\$41,521 27
Cash dividends actually paid.....		18,000 00
Paid or allowed during the year for commissions and brokerage.....		15,474 03

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$13,475 00
Paid State, national, and local taxes, in this and other States.....	2,826 12
All other payments, viz.: General expenses.....	7,401 53

Aggregate cash expenditures..... \$36,697 95

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1898.....	\$11,574,559	\$85,617 95
Written during the year.....	9,611,285	75,812 64
Total.....	\$21,385,794	\$161,430 59
Deduct expirations.....	10,615,619	80,099 62
In force at the end of the year.....	\$10,770,175	\$81,330 97
Deduct amount re-insured.....	707,356	5,544 46
Net amount in force December 31st, 1899.....	\$10,062,819	\$75,786 51

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1899.....	One year or less.....	\$7,089,397	\$56,908 06	1-2	\$28,451 52
1898.....		21,000	123 98	1-4	30 99
1899.....	Two years,.....	8,187	75 69	3-4	56 76
1897.....		926,450	6,210 41	1-6	1,085 07
1898.....	Three years,.....	1,317,438	6,219 65	1-2	3,109 82
1899.....		896,769	5,233 90	5-6	4,361 56
1897.....	Four years,.....	700	5 25	3-8	1 97
1898.....		1,000	7 50	5-8	4 69
1899.....		750	9 33	7-8	8 20
1896.....		10,800	171 75	1-10	17 17
1898.....		5,000	100 00	3-10	30 00
1897.....	Five years,.....	52,200	517 20	1-2	258 60
1898.....		7,500	108 75	7-10	72 62
1899.....		5,500	106 00	9-10	94 50
Totals.....		\$10,062,819	\$75,786 51		\$37,533 47

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,379,251
Total amount of cash dividends declared since the company commenced business.....	627,263
Total amount of the company's stock owned by the directors at par value.....	42,300
Losses paid from organization to date.....	1,096,089
Losses incurred during the year, fire.....	41,556

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

<b>Fire risks taken</b> .....	<b>Fire Risks.</b> \$118,178 00
<b>Premiums received</b> .....	1,228 20
<b>Losses paid</b> .....	3,437 50
<b>Total losses incurred during the year in the State of Michigan</b> .....	none.

## LIBERTY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 120, BROADWAY, NEW YORK CITY.

(Incorporated April 21, 1887; commenced business April 21, 1887.)

GEO. A. MORRISON, *President.* - - - - - PHILIP LATOURETTE, *Secretary.*

Attorney for Michigan, EUGENE HARBECK, of Detroit.

## CAPITAL.

Capital stock paid.....\$900,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States.....	\$774,000 00	\$940,692 50	
Central R. R. of New Jersey.....	100,000 00	102,000 00	
New York & Long Branch R. R.....	100,000 00	112,750 00	
Totals (carried out at market value).....	\$974,000 00	\$1,157,442 50	\$1,157,442 50

Cash in company's principal office, \$893.93; cash in bank, \$65,754.06.....	66,647 99
Interest due and accrued on stocks, not included in "market value".....	416 67
Gross premiums in due course of collection.....	153,175 33

Aggregate amount of all the available assets of the company ..... \$1,377,682 49

## LIABILITIES.

Amount of unpaid losses (of which \$1,050.00 are resisted).....	\$87,733 65
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$323,641 96
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	115,121 92
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	24,061 80
Amount of reserve on all outstanding risks.....	462,825 68
Re-insurance.....	1,098 20
Due and accrued for salaries, rent, advertising, or agency expenses.....	5,920 64
State taxes.....	340 58
Commissions and brokerage.....	23,589 23
Return premiums.....	5,533 99
Premiums over three months due.....	144 05

Aggregate liabilities (except capital stock)..... \$587,186 02

Surplus as regards policy-holders.....	\$790,496 47
Capital stock.....	800,000 00
Impairment of capital.....	—\$9,508 58

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$361,128 82	\$57,862 89
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	165,280 84	80,563 98
	\$715,848 48	\$27,318 91

Net amount of cash actually received for premiums.....	\$743,167 39
Interest and dividends received on bonds and stocks, and from all other sources.....	34,330 19
Aggregate cash income.....	<u>\$777,497 58</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$519,438 74	\$3,571 83
Deduct amounts actually received for salvages, \$1,917.36; re-insurance, \$44,055.53.....	30,050 54	15,922 25
	<u>\$489,388 20</u>	<u>\$17,649 57</u>
Net amount paid on losses (of which \$62,510.84 belonged to prior years).....		\$507,037 77
Paid or allowed during the year for commissions and brokerage.....		159,951 36
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		57,145 02
Paid State, national, and local taxes, in this and other States.....		15,420 87
All other payments, viz.: Rents and general expenses.....		90,663 48
Aggregate cash expenditures.....		<u>\$830,218 50</u>

## MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31st, 1888.....	\$72,810,349	\$698,592 57		
Written during the year.....	86,308,175	915,759 68	\$15,272,069	\$74,047 50
Total.....	<u>\$159,018,524</u>	<u>\$1,614,352 20</u>	<u>\$15,272,069</u>	<u>\$74,047 50</u>
Deduct expirations.....	77,140,808	750,968 14	14,113,599	49,512 20
In force at the end of the year.....	\$81,877,716	\$863,389 06	\$1,158,650	\$24,535 30
Deduct amount re-insured.....	5,201,273	31,749 76	20,500	478 50
Net amount in force December 31st, 1889.....	<u>\$76,671,443</u>	<u>\$832,239 30</u>	<u>\$1,138,150</u>	<u>\$24,061 80</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$52,543,116	\$671,945 71	1-2	\$385,672 86
1888.....		995,710	6,308 64	1-4	1,577 16
1889.....	Two years.....	392,923	3,078 46	3-4	2,309 84
1887.....		3,316,384	16,962 34	1-6	2,827 06
1888.....	Three years.....	9,200,481	61,577 13	1-2	30,788 56
1889.....		7,679,954	57,984 08	5-6	48,320 07
1887.....		272,224	1,294 73	3-8	436 52
1888.....	Four years.....	350,596	2,459 70	5-8	1,537 31
1889.....		99,999	945 41	7-8	827 23
1887.....		499,313	3,882 29	1-2	1,941 14
1888.....	Five years.....	1,337,202	14,536 56	7-10	10,175 59
1889.....		1,101,702	15,926 06	9-10	14,333 44
Totals.....		<u>\$77,909,593</u>	<u>\$856,301 10</u>		<u>\$450,794 78</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,622,150
Total amount of the company's stock owned by the directors at par value.....	384,000
Losses paid from organization to date.....	849,873
Losses incurred during the year, fire, marine, and inland.....	533,523

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken.....	\$1,340,792 00
Premiums received.....	28,496 23
Losses paid.....	9,454 65
Total losses incurred during the year in the State of Michigan.....	<u>4,994 65</u>

## LONG ISLAND INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 200, MONTAGUE STREET, BROOKLYN.

(Incorporated April, 1883; commenced business November, 1883.)

GEO. H. HOPE, *President*. - - - - - HENRY BLATCHFORD, *Secretary*.

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

## CAPITAL.

Capital stock paid.....\$300,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$199,470 00
Interest accrued on said mortgage loans.....	2,067 06
Value of lands mortgaged.....	\$205,400 00
Buildings (insured for \$195,100).....	225,000 00
Total value of mortgaged premises.....	\$430,400 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
BONDS—			
New York Central R. R.....	\$40,000 00	\$41,600 00	
Flatbush Water.....	2,000 00	2,165 53	
New Utrecht School.....	8,000 00	8,387 16	
STOCKS—			
Atlantic Trust Co.....	5,000 00	19,500 00	
Nassau Trust Co.....	1,500 00	2,325 00	
Totals (carried out at market value).....	\$56,500 00	\$73,977 49	73,977 49

Cash in company's principal office, \$12,702.30; cash in bank, \$102,649.46..	115,351 76
Interest due and accrued on balance in Trust Co. and Bank.....	679 63
Gross premiums in due course of collection.....	5,363 04
Due from other companies for re-insurance on losses already paid.....	508 17

Aggregate amount of all the available assets of the company.....	\$397,417 15
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## LIABILITIES.

Amount of unpaid losses (of which \$1,600.00 are resisted).....	\$41,583 84
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$80,452 48
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	66,458 67
Amount of reserve on all outstanding risks.....	146,911 15
Due and accrued for salaries, rent, advertising, or agency expenses.....	700 00
Re-insurance due other companies.....	1,000 00
Commissions and brokerage.....	1,500 00
All other liabilities.....	2,500 00

Aggregate liabilities (except capital stock).....	\$194,194 99
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Surplus as regards policy-holders.....	\$208,222 16
Capital stock.....	300,000 00
Impairment of capital.....	-\$96,777 84

Assets and liabilities January 31, 1890, as per certificate of examination of Hon. R. A. Maxwell, Superintendent of Insurance, of New York.

Assets.....	\$391,922 36
Liabilities (except capital).....	191,898 67
Surplus as regards policy-holders.....	\$200,023 69
Capital stock reduced to.....	200,000 00
Surplus over capital.....	\$23 69

The capital stock of this company has been reduced from three hundred thousand dollars to two hundred thousand dollars, by order of the superintendent of insurance, under the laws of the State of New York, as per certificate on file in the insurance department of this State.

## INCOME DURING THE YEAR.

Net amount of cash actually received for premiums on fire risks.....	\$226,281 06
Interest received on bonds and mortgages.....	10,560 43
Interest and dividends received on bonds and stocks, and from all other sources.....	6,293 21
Aggregate cash income.....	\$243,124 70

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$198,428 55
Deduct amounts actually received for salvages, \$1,400.79; re-insurance, \$14,014.11.....	15,414 90
Net amount paid on losses (of which \$23,271.46 belonged to prior years).....	\$183,013 65
Cash dividends actually paid.....	9,000 00
Paid or allowed during the year for commissions and brokerage.....	60,484 06
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	22,047 37
Paid State, national, and local taxes in this and other States.....	2,073 50
Interest paid on borrowed money.....	143 96
All other payments, viz.: Rent, \$4,200.00; agency and miscellaneous expenses, \$30,783.60.....	34,983 60
Aggregate cash expenditures.....	\$311,746 13

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1898.....	\$38,496,796	\$258,799 60
Written during the year.....	88,482,324	286,475 88
Total.....	\$76,981,120	\$539,275 48
Deduct expirations.....	34,262,687	227,880 81
In force at the end of the year.....	\$42,668,433	\$311,444 62
Deduct amount re-insured.....	2,822,781	86,060 78
Net amount in force December 31st, 1899.....	\$39,845,702	\$275,388 84

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1899.....	One year or less.....	\$21,867,054	\$160,904 97	1-2	\$80,452 48
1898.....	Two years, {.....	296,149	1,357 57	1-4	889 39
1899.....	Two years, {.....	929,898	4,484 69	3-4	3,326 17
1897.....	Three years, {.....	3,427,827	16,978 88	1-6	2,828 89
1898.....	Three years, {.....	6,566,294	39,094 22	1-2	19,547 11
1899.....	Three years, {.....	5,338,565	88,888 22	5-6	81,948 52
1897.....	Four years, {.....	98,475	922 19	3-8	845 81
1898.....	Four years, {.....	50,600	822 75	5-8	201 70
1899.....	Four years, {.....	66,500	494 45	7-8	432 65
1896.....	Five years, {.....	182,589	1,752 51	1-10	175 25
1898.....	Five years, {.....	129,296	1,244 57	9-10	373 35
1897.....	Five years, {.....	238,757	2,194 02	1-2	1,097 01
1898.....	Five years, {.....	386,773	3,661 16	7-10	2,702 77
1899.....	Five years, {.....	250,485	3,486 94	9-10	8,140 06
Totals.....		\$39,845,702	\$275,388 84		\$146,911 15

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,314,424
Total amount of cash dividends declared since the company commenced business.....	1,517,308
Total amount of the company's stock owned by the directors at par value.....	27,800
Losses paid from organization to date.....	1,963,530
Losses incurred during the year, fire.....	305,718

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$367,160 00
Losses paid.....	8,152 90
Total losses incurred during the year in the State of Michigan.....	188 31
	90 88

## MANUFACTURERS AND BUILDERS' FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NO. 152, BROADWAY, NEW YORK CITY.

(Incorporated November 19, 1870; commenced business November 22, 1870.)

EDWARD V. LOEW, *President.* - - - - - J. JAY NESTELL, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$50,000 00
Interest accrued on said mortgage loans.....	1,250 00
Value of lands mortgaged.....	\$45,000 00
Buildings (insured for \$30,000).....	75,000 00
Total value of mortgaged premises.....	\$120,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
New York City water.....	\$30,000 00	\$32,400 00	
Louisville, Evansville & St. Louis Railroad.....	25,000 00	25,000 00	
Cincinnati, Wabash & Michigan Railroad.....	20,000 00	16,000 00	
Ohio Valley Railroad.....	18,000 00	18,000 00	
City Railway Improvement Company.....	2,000 00	1,850 00	
United States coupon.....	2,200 00	2,799 50	
STOCKS—			
Chicago, Rock Island & Pacific Railroad.....	70,000 00	68,250 00	
New York Central & Hudson River Railroad.....	40,000 00	42,700 00	
Evansville & Terre Haute Railroad.....	35,000 00	33,950 00	
Chicago, Burlington & Quincy Railroad.....	2,400 00	2,562 00	
Manhattan Trust Company.....	4,500 00	5,175 00	
Third National Bank.....	5,000 00	6,250 00	
Western National Bank.....	1,500 00	1,455 00	
Richmond & West Point Railroad.....	20,000 00	15,400 00	
Charlotte, Columbia & Augusta Railroad.....	10,000 00	4,500 00	
Illinois Central Railroad.....	1,700 00	1,700 00	
Totals (carried out at market value).....	\$282,300 00	\$272,991 50	272,991 50

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$132,170.....	105,900 00
Cash in company's principal office, \$4,123.25; cash in bank, \$22,164.54....	26,287 79

Interest due and accrued on stocks, not included in "market value".....	\$1,605 00
Interest due and accrued on collateral loans.....	1,641 34
Gross premiums in due course of collection.....	41,442 61

Aggregate amount of all the available assets of the company.....	<u>\$501,118 24</u>
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**LIABILITIES.**

Amount of unpaid losses (of which \$525.00 are resisted).....	\$29,029 27
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$72,511 89
Re-insurance reserve, <i>pro rata</i> on fire risks running more than one year....	71,015 29
Amount of reserve on all outstanding risks.....	143,526 58
Cash dividends declared, due or to become due.....	15 00
Due and accrued for salaries, rent, advertising, or agency expenses.....	2,835 84
Commissions and brokerage.....	8,527 58
Return premiums.....	2,029 28
Aggregate liabilities (except capital stock).....	<u>\$185,963 55</u>

Surplus as regards policy-holders.....	\$815,154 09
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$115,154 09</u>

**INCOME DURING THE YEAR.**

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$240,788 17
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	33,086 74
Net amount of cash actually received for premiums.....	\$207,761 43
Interest received on bonds and mortgages.....	5,251 36
Interest and dividends received on bonds and stocks, and from all other sources.....	13,624 04
Income from all other sources, viz.: Rents.....	6,679 47
Aggregate cash income.....	<u>\$233,316 30</u>

**EXPENDITURES DURING THE YEAR.**

Gross amount actually paid for losses.....	<i>On Fire Risks.</i> \$123,543 28
Deduct amounts actually received for salvages, \$2,086.84; re-insurance, \$5,117.08.....	7,208 87
Net amount paid on losses (of which \$20,146.15 belonged to prior years)...	\$116,339 91
Cash dividends actually paid.....	12,180 00
Paid or allowed during the year for commissions and brokerage.....	53,332 97
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	21,909 84
Paid State, national, and local taxes, in this and other States.....	6,555 75
All other payments and expenditures.....	24,475 99
Aggregate cash expenditures.....	<u>\$234,794 46</u>

**MISCELLANEOUS.**

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1898.....		\$88,068,717	\$252,654 87
Written during the year.....		80,750,664	257,141 55
Total.....		\$68,819,381	509,796 92
Deduct expirations.....		29,010,341	218,760 57
In force at the end of the year.....		\$39,809,040	\$296,045 35
Deduct amount re-insured.....		3,698,262	21,879 89
Net amount in force December 31st, 1899.....		<u>\$36,115,778</u>	<u>\$274,165 46</u>



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$18,702,889	\$145,022 58	1-2	\$72,511 29
1888		10,750	78 66	1-4	19 67
1889	Two years,	26,350	180 85	3-4	97 76
1887		5,077,120	29,577 02	1-6	4,929 50
1888	Three years,	6,786,795	39,972 80	1-2	19,986 40
1889		5,620,878	41,789 27	5-6	34,782 73
1886		14,200	163 00	1-8	20 25
1887	Four years,	46,700	387 50	3-8	137 80
1888		65,900	555 00	5-8	346 87
1889		88,600	899 25	7-8	786 85
1885		156,100	1,420 06	1-10	142 00
1886	Five years,	295,528	1,990 48	3-10	597 12
1887		269,618	2,104 88	1-2	1,052 16
1888		440,305	5,077 02	7-10	3,553 90
1889		534,175	5,089 19	9-10	4,582 28
Totals		\$36,115,778	\$274,185 46		\$148,526 58

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,608,966
Total amount of cash dividends declared since the company commenced business	\$23,000
Total amount of the company's stock owned by the directors at par value	54,900
Total amount loaned to officers and directors	75,900
Losses paid from organization to date	1,066,798
Losses incurred during the year, fire	123,970
Loaned to stockholders not officers	22,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	\$921,818 00
Premiums received	9,514 32
Losses paid	3,755 28
Total losses incurred during the year in the State of Michigan	4,126 88

## MANUFACTURERS AND MERCHANTS' INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, No. 417, Wood St., PITTSBURGH.

(Incorporated February 23, 1865; commenced business May 1, 1865.)

CHARLES W. BATCHELOR, *President.* - - - - - WM. T. ADAIR, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000

## ASSETS.

Real estate	\$60,000 00
Loans on bond and mortgage of real estate (first liens)	123,476 67
Interest due \$67.50 and accrued, \$2,052.50 on said mortgage loans; total	2,120 00
Value of lands mortgaged	\$213,925
Buildings (insured for \$35,050)	150,195
Total value of mortgaged premises	\$364,120

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par Value.	Market Value.	
United States, registered.....	\$75,000 00	\$94,500 00	
Indiana Normal School, Pa.....	10,000 00	10,000 00	
County of Allegheny, Pa.....	25,000 00	25,000 00	
McKeesport School district, Pa.....	5,000 00	5,000 00	
Etna Water Works, Pa.....	10,000 00	10,000 00	
Pittsburgh & Western Ry Co.....	10,000 00	8,400 00	
Stock—			
Pittsburgh & Western Ry Co.....	5,000 00	1,800 00	
<b>Totals (carried out at market value).....</b>	<b>\$140,000 00</b>	<b>\$154,700 00</b>	<b>\$154,700 00</b>

Cash in company's principal office, \$740.60; cash in bank, \$14,833.49 .....	15,574 09
Interest due and accrued on stocks, not included in "market value" .....	120 83
Gross premiums in due course of collection.....	13,191 58
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks .....	246 90
Rents due and accrued.....	150 00
Due from other companies for re-insurance on losses already paid.....	25 11

Aggregate amount of all the available assets of the company..... \$369,605 18

*Items not admitted as available assets.*

Commission.....	\$689 52
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## LIABILITIES.

Amount of unpaid losses (of which \$1,020.50 are resisted)..... \$9,425 06

Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$26,340 14
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	25,169 45
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks .....	886 24

Amount of reserve on all outstanding risks.....	51,847 83
Commissions and brokerage.....	179 16
Re-insurance .....	1,197 03

Aggregate liabilities (except capital stock)..... \$62,649 06

Surplus as regards policy-holders.....	\$306,956 10
Capital stock.....	250,000 00
Surplus over capital.....	\$56,956 10

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$99,408 86	\$6,152 90
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	28,855 48	1,429 12
	<u>\$71,047 88</u>	<u>\$4,723 78</u>

Net amount of cash actually received for premiums .....	\$75,771 66
Interest received on bonds and mortgages .....	9,383 86
Interest and dividends received on bonds and stocks, and from all other sources.....	6,336 46
Income from all other sources, viz.: Rents.....	679 71

Bills and notes received during the year for premiums remaining unpaid (carried inside).....	\$246 90
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Aggregate cash income..... \$92,171 69

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$42,760 66	\$1,920 73
Net amount paid on losses (of which \$4,011.42 belonged to prior years)....	\$44,681 39	
Cash dividends actually paid.....	15,000 00	
Paid or allowed during the year for commissions and brokerage.....	13,072 03	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	9,295 86	
Paid State, national, and local taxes, in this and other States.....	2,523 72	
All other payments, viz.: Sundries.....	3,497 73	
Aggregate cash expenditures.....	\$88,070 73	

## MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31st, 1898.....	\$10,278,078	\$124,766 80		
Written during the year.....	9,152,322	96,607 91	\$1,575,682	\$11,808 90
Total.....	\$19,430,400	\$228,374 71	\$1,575,682	\$11,808 90
Deduct expirations.....	9,611,105	108,706 96	1,575,682	10,965 66
In force at the end of the year.....	\$9,819,295	\$114,668 78		\$538 24
Deduct amount re-insured.....	713,846	11,537 62		
Net amount in force December 31st, 1899.....	\$9,105,449	\$108,111 16		\$538 24

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premi- ums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1899.....	One year or less.....	\$4,758,508	\$52,680 28	1-2	\$26,340 14
1898.....	Two years,.....	60,875	433 84	1-4	106 46
1899.....		28,180	310 26	3-4	232 70
1897.....	Three years,.....	1,255,285	14,419 62	1-6	2,408 27
1898.....		1,171,580	12,195 36	1-2	6,583 18
1899.....	Four years,.....	1,355,491	15,665 40	5-6	12,054 50
1897.....		5,500	63 71	3-8	23 52
1898.....	Five years,.....	1,500	36 96	7-8	32 36
1899.....		89,658	1,106 68	1-10	110 67
1896.....	.....	184,273	2,560 22	3-10	770 76
1897.....		98,592	1,137 67	1-3	568 84
1898.....	.....	31,950	443 66	7-10	310 56
1899.....		69,557	1,078 48	9-10	970 68
Totals.....		\$9,105,449	\$108,111 16		\$51,509 59

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,739,440
Total amount of cash dividends declared since the company commenced business.....	427,500
Total amount of the company's stock owned by directors at par value.....	63,400
Total amount loaned to officers and directors.....	2,000
Losses paid from organization to date.....	767,376
Dividends declared payable in stock from organization.....	125,000
Losses incurred during the year, fire, marine and inland.....	49,100

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	Fire Risks.	Marine and Inland Risks.	Aggregate.
Fire, marine, and inland risks taken.....	\$240,660 00	\$118,270 00	\$358,930 00
Premiums received.....	2,338 24	646 89	3,085 13
Losses paid.....	1,580 97	197 76	1,778 73
Total losses incurred during the year in the State of Michigan.....	1,588 97	1,447 76	3,036 73

## MECHANICS' INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, SOUTHWEST CORNER FIFTH AND WALNUT STS., PHILADELPHIA.

(Incorporated April 12, 1884; commenced business May 4, 1884.)

CHARLES J. GALLAGHER, *President.*SIMON J. MARTIN, *Secretary.*

Attorney for Michigan, ALFRED H. HALL, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000

## ASSETS.

Real estate.....	\$96,900 00
Loans on bond and mortgage of real estate (first liens).....	255,800 00
Interest due \$45.00 and accrued, \$2,633.89 on said mortgage loans; total.....	2,678 89
Total value of mortgaged premises, buildings (insured for \$251,700).....	\$98,550 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
Philadelphia, Wil. & Baltimore, R. R. Co.....	\$5,000 00	\$5,480 00	
Union Passenger Railway.....	20,000 00	22,000 00	
Allegheny Car Trust.....	6,000 00	6,000 00	
Lombard & South Sta. Pass. Railway.....	20,000 00	20,000 00	
Steubenville & Indiana R. R.....	25,000 00	26,375 00	
Borough of Clifton Heights.....	6,000 00	6,000 00	
Pennsylvania Car Trust.....	5,000 00	5,000 00	
Schenykill River East Side R. R.....	30,000 00	31,200 00	
City of St. Louis, gold.....	10,000 00	10,200 00	
Northern Pacific Terminal.....	10,000 00	10,600 00	
City of Leavenworth, Kansas.....	10,000 00	10,000 00	
City of Harrisburg.....	5,000 00	5,500 00	
Philadelphia & Erie gold.....	28,000 00	28,560 00	
Bell's Gap Equipment trust.....	10,000 00	10,000 00	
North Penn. R. R.....	11,000 00	12,760 00	
Catawissa R. R. Co.....	9,000 00	10,935 00	
Savannah & Western R. R. Co.....	5,000 00	4,900 00	
City of Philadelphia, Penn.....	8,800 00	8,858 00	
STOCKS—			
Union Passenger Railway.....	5,000 00	17,400 00	
Columbus & Cincinnati Midland R. R. certificates.....	10,000 00	9,500 00	
Philadelphia, Wil. & Balt. R. R. stock trust certificates.....	2,000 00	2,080 00	
Totals (carried out at market value).....	\$340,300 00	\$363,298 00	263,298 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$24,400.....	20,000 00
Cash in company's principal office, \$786.50; cash in bank, \$8,389.29.....	9,175 79
Interest due and accrued on stocks, not included in "market value".....	245 00
Interest due and accrued on collateral loans.....	280 55
Gross premiums in due course of collection.....	15,048 94
Rents due and accrued.....	896 16

Aggregate amount of all the available assets of the company.....\$664,323 33

## LIABILITIES.

Amount of unpaid losses.....	\$14,500 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$62,306 42
Re-insurance reserve pro rata on fire risks running more than one year.....	21,127 14
Amount of reserve on all outstanding risks.....	83,433 56
Reclaimable by insured on perpetual policies (entire deposit or premium taken).....	181,733 15

Cash dividends declared, due or to become due.....	\$203 00
Commissions and brokerage.....	3,010 84
Return premiums.....	942 87

Aggregate liabilities (except capital stock) ..... \$283,823 42

Surplus as regards policy-holders.....	\$80,499 91
Capital stock.....	250,000 00
Surplus over capital.....	<u>\$130,499 91</u>

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$159,924 82
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	22,947 24

Net amount of cash actually received for premiums.....	\$136,977 58
Interest received on bonds and mortgages.....	11,237 53
Interest and dividends received on bonds and stocks, and from all other sources.....	27,348 78
Income from all other sources, viz.: Rents, \$5,398.47; transfers and surveys, \$404.00; commission on sale of real estate, \$725.00; total.....	6,527 47
Deposit premiums received for perpetual fire risks (carried inside).....	\$12,557 58

Aggregate cash income..... \$182,091 36

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$16,142.90 belonged to prior years)	\$95,475 67
Cash dividends actually paid.....	20,162 00
Paid or allowed during the year for commissions and brokerage.....	23,508 47
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés.....	5,874 84
Paid State, national, and local taxes, in this and other States.....	7,501 22
All other payments, viz.: General expenses.....	6,941 14

Aggregate cash expenditures..... \$159,463 34

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....		\$14,524,426	\$158,728 35
Written during the year.....		3,181,489	161,288 54
Total.....		\$17,705,915	\$319,966 89
Deduct expirations.....		8,750,897	156,426 17
Net amount in force December 31, 1889.....		<u>\$12,955,518</u>	<u>\$163,540 72</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less	\$13,894,525	\$124,612 84	1-2	\$62,306 42
1888.....		34,100	510 43	1-4	255 31
1889.....	Two years,	19,600	219 91	3-4	164 94
1887.....		587,608	6,979 64	1-6	1,168 27
1888.....	Three years,	494,512	5,961 76	1-2	2,980 88
1889.....		596,060	6,907 27	5-6	5,756 06
1886.....		400	4 00	1-8	50
1887.....	Four years,	11,000	101 25	3-8	87 96
1888.....		1,700	14 50	5-8	9 05
1889.....		28,000	521 06	7-8	435 92
1886.....		97,638	1,633 54	1-10	163 35
1887.....	Five years,	172,870	2,868 65	3-10	859 06
1888.....		157,315	2,776 87	1-2	1,888 43
1889.....		236,248	3,260 69	7-10	2,232 41
1889.....		357,014	4,688 80	9-10	4,354 47
Miscellaneous.....		89,600	2,315 22	<i>Pro rata.</i>	1,245 64
Perpetual.....	Entire premium.....	8,068,906	125,522 80	90-100	112,970 34
			56,210 53	95-100	53,400 08
Totals.....		<u>\$24,817,082</u>	<u>\$345,273 87</u>		<u>\$249,808 98</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,308,320
Total amount of cash dividends declared since the company commenced business.....	\$40,660
Total amount of the company's stock owned by the directors at par value.....	58,350
Losses paid from organization to date.....	620,682
Losses incurred during the year, fire.....	98,888
Loaned to stockholders not officers.....	28,750

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$291,998 00
Losses paid.....	2,848 08
Total losses incurred during the year in the State of Michigan.....	756 74

## MERCANTILE INSURANCE COMPANY.

OHIO.

HOME OFFICE, No. 4, SOUTH WATER ST., CLEVELAND.

(Incorporated November, 1871; commenced business December 23, 1871.)

WM. J. GORDON, *President.* - - - - - GEORGE A. TISDALE, *Secretary.*

Attorney for Michigan, ALVIN C. BURT, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....\$59,790 00  
 Interest due \$1,475.00, and accrued \$808.94 on said mortgage loans; total.....2,283 94

Value of lands mortgaged.....\$172,000  
 Buildings (insured for \$10,700).....33,500

Total value of mortgaged premises.....\$205,500

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

## Bonds—

	Par Value.	Market Value.
United States.....	\$33,000 00	\$41,910 00
Buffalo & Erie R. R. Co.....	27,000 00	32,400 00
Cleveland, Columbus, Cincinnati & Indianapolis R'y Co.....	24,000 00	29,280 00
Cincinnati & Springfield R'y Co.....	11,000 00	12,650 00
Chicago, Milwaukee & St. Paul R'y Co.....	5,000 00	6,250 00
Kilby Manufacturing Co., of Cleveland.....	20,000 00	21,000 00
Cleveland Iron Mining Co.....	10,000 00	10,500 00
Cleveland Stone Co.....	5,000 00	5,000 00

## Stocks—

Cleveland & Pittsfield R. R. Co.....	5,000 00	7,800 00
Lake Shore & Mich. Southern R'y Co.....	40,000 00	41,800 00
Chicago & Northwestern R'y Co.....	10,000 00	11,100 00
N. Y. Central & Hudson River R'y Co.....	10,000 00	10,625 00
Chicago, Milwaukee & St. Paul R'y Co.....	29,800 00	28,200 00
Union Central Depot & R'y Co.....	5,000 00	6,000 00

Totals (carried out at market value).....\$234,800 00 \$262,515 00 262,515 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$20,800	\$12,800 00
Cash in company's principal office, \$1,391.25; cash in bank, \$25,598.81	26,990 06
Interest due and accrued on stocks, not included in "market value"	1,916 67
Interest due and accrued on collateral loans	234 95
Gross premiums in due course of collection	8,514 43
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	3,408 40
Aggregate amount of all the available assets of the company	<u>\$378,453 45</u>

## LIABILITIES,

Amount of unpaid losses (of which \$6,125.00 are resisted)	\$39,630 73
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$43,941 64
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	25,809 64
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	5,000 41
Amount of reserve on all outstanding risks	75,211 69
Due and accrued for salaries, rent, advertising, or agency expenses	1,054 23
Commissions and brokerage	1,913 32
Aggregate liabilities (except capital stock)	<u>\$117,809 97</u>
Surplus as regards policy-holders	\$260,643 48
Capital stock	200,000 00
Surplus over capital	<u>\$60,643 48</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums	\$123,220 33	\$66,181 59
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	12,461 98	2,895 76
	<u>\$110,758 35</u>	<u>\$63,285 83</u>
Net amount of cash actually received for premiums		\$174,494 18
Interest received on bonds and mortgages		6,270 47
Interest and dividends received on bonds and stocks, and from all other sources		13,330 00
Bills and notes received during the year for premiums remaining unpaid (carried inside)		\$3,408 40
Aggregate cash income		<u>\$194,094 65</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses	\$97,426 06	\$59,188 32
Deduct amounts actually received for salvages, \$1,051.34; re-insurance, \$1,489.18	1,206 18	1,334 34
	<u>\$96,219 88</u>	<u>\$57,853 98</u>
Net amount paid on losses (of which \$5,113.72 belonged to prior years)		\$154,073 86
Cash dividends actually paid		25,000 00
Paid or allowed during the year for commissions and brokerage		22,531 87
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees		13,920 00
Paid State, national, and local taxes, in this and other States		7,374 88
All other payments, viz.: General expenses		6,156 46
Aggregate cash expenditures		<u>\$229,057 07</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December, 31st 1898.....	\$11,899,649	\$185,734 48	\$137,835	\$5,615 17
Written during the year.....	12,852,323	122,988 41	4,168,659	65,955 65
Total.....	\$23,751,972	\$258,720 89	\$4,301,494	\$71,570 82
Deduct expirations.....	11,654,907	121,346 88	4,152,994	65,685 41
In force at the end of the year.....	\$12,097,165	\$137,374 01	\$148,500	\$5,985 41
Deduct amount re-insured.....	108,500	1,069 70	5,000	225 00
Net amount in force, December 31st, 1899.....	\$11,988,665	\$136,314 31	\$143,500	\$5,660 41

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1899.....	One year or less.....	\$7,940,028	\$87,883 27	1-2	\$43,941 64
1898.....	Two years,.....	38,050	350 91	1-4	87 78
1899.....	.....	29,046	832 97	3-4	249 78
1897.....	Three years,.....	851,084	10,935 07	1-6	1,822 51
1898.....	.....	1,079,829	12,258 61	1-2	6,129 31
1899.....	.....	1,175,022	13,064 40	5-6	10,978 67
1895.....	Four years,.....	2,500	40 32	5-8	25 20
1899.....	.....	4,500	96 66	7-8	84 58
1895.....	Five years,.....	96,231	1,403 23	1-10	140 32
1896.....	.....	149,161	2,207 96	3-10	662 39
1897.....	.....	152,444	2,464 71	1-2	1,232 36
1898.....	.....	169,050	2,308 70	7-10	1,612 59
1899.....	.....	202,225	2,962 50	9-10	2,664 25
Totals.....		\$11,988,665	\$136,314 31		\$69,551 28

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,996,864
Total amount of cash dividends declared since the company commenced business.....	395,000
Total amount of the company's stock owned by the directors at par value.....	181,800
Total amount loaned to officers and directors.....	86,000
Losses paid from organization to date.....	1,841,975
Losses incurred during the year, fire, marine, and inland.....	188,999

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$992,447 00	\$461,143 00	\$1,453,590 00
Premiums received.....	11,859 08	12,317 78	23,675 84
Losses paid.....	4,648 44	9,775 85	14,423 79
Total losses incurred during the year in the State of Michigan.....	4,532 40	16,534 55	21,066 95

## MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

## MASSACHUSETTS.

HOME OFFICE, No. 58, STATE ST., BOSTON.

(Incorporated February 11, 1823; commenced business May, 1823.)

GEO. R. ROGERS, *President.* - - - - - JAMES SIMPSON, *Secretary.*

Attorney for Michigan, BRYON D. SMALLEY, of Detroit.

## CAPITAL.

Capital stock paid .....\$400,000



## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$34,500 00
Interest accrued on said mortgage loans.....	240 38
Value of lands mortgaged.....	\$33,800
Buildings (insured for \$38,000).....	31,800
Total value of mortgaged premises.....	\$65,000

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par Value.	Market Value.	
Atlantic National Bank.....	\$10,000 00	\$14,000 00	
City.....	20,000 00	19,000 00	
Columbian " ".....	20,000 00	24,200 00	
Eagle " ".....	21,400 00	22,470 00	
Globe " ".....	80,000 00	80,000 00	
Hamilton " ".....	12,000 00	15,120 00	
New England National Bank.....	16,000 00	26,400 00	
North.....	20,000 00	27,800 00	
Railroad " ".....	1,800 00	2,394 00	
State.....	17,800 00	22,280 00	
Suffolk " ".....	58,500 00	62,080 00	
Tremont " ".....	20,000 00	22,400 00	
Union.....	20,000 00	28,900 00	
Boston & Providence Railroad.....	20,000 00	51,000 00	
Chicago, Burlington & Quincy Railroad.....	10,000 00	10,000 00	
Lyman Mills.....	10,000 00	6,500 00	
BONDS—			
Housatonic Railroad, 5's.....	25,000 00	26,500 00	
New Bedford Railroad, 7's.....	30,000 00	33,900 00	
Boston City, 6's.....	45,000 00	49,960 00	
Boston & Lowell Railroad, 6's.....	15,000 00	16,800 00	
7's.....	10,000 00	11,700 00	
Fitchburg Railroad, 7's.....	25,000 00	27,750 00	
Boston & Maine Railroad, 7's.....	10,000 00	10,000 00	
Union Pacific, Lincoln & Colorado R. R., 5's.....	25,000 00	25,000 00	
Kansas City, Fort Scott & Memphis R. R., 6's.....	5,000 00	5,750 00	
Totals (carried out at market value).....	\$492,500 00	\$598,744 00	593,744 00

Cash in company's principal office, \$2,101.90; cash in bank, \$11,029.41.....	13,131 31
Interest due and accrued on stocks, not included in "market value".....	4,441 66
Gross premiums in due course of collection.....	11,988 58
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	14,770 76

Aggregate amount of all the available assets of the company..... \$672,816 69

## LIABILITIES.

Amount of unpaid losses (of which \$2,500.00 are resisted)..... \$18,807 79

Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$50,349 50
Re-insurance reserve <i>pro rata</i> on fire risks, running more than one year.....	41,406 22
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	10,859 45

Amount of reserve on all outstanding risks.....	102,615 17
Cash dividends declared, due or to become due.....	208 00
Due and accrued for salaries, rent, advertising, or agency expenses.....	850 00
Commissions and brokerage.....	1,898 97
Return premiums.....	2,561 66

Aggregate liabilities (except capital stock)..... \$126,941 59

Surplus as regards policy-holders.....	\$545,875 10
Capital stock.....	400,000 00
Surplus over capital.....	<u>\$145,875 10</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums.....	\$157,735 42	\$41,629 26	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	87,572 91	8,154 92	
	\$120,162 51	\$33,474 34	
Net amount of cash actually received for premiums.....			\$153,636 85
Interest received on bonds and mortgages.....			1,099 50
Interest and dividends received on bonds and stocks, and from all other sources.....			27,213 69
Bills and notes received during the year for premiums remaining unpaid (carried inside).....		\$14,770 76	
Aggregate cash income.....			<u>\$181,950 04</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses.....	\$66,136 34	\$32,388 31	
Deduct amounts actually received for salvages and re-insurance.....	1,335 83	2,669 01	
	\$64,801 01	\$29,725 30	
Net amount paid on losses (of which \$23,683.14 belonged to prior years)....			\$94,526 31
Cash dividends actually paid.....			31,858 00
Paid or allowed during the year for commissions and brokerage.....			33,670 97
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			12,424 00
Paid State, National and local taxes in this and other States.....			5,197 92
All other payments, viz.: Rent and office expenses.....			11,956 55
Aggregate cash expenditures.....			<u>\$189,633 75</u>

## MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1888.....	\$17,091,129	\$189,099 44	\$905,145	15,732 92
Written during the year.....	13,758,941	154,582 15	1,868,238	38,945 02
Total.....	\$30,850,070	\$342,681 59	\$2,773,383	\$54,077 94
Deduct expirations.....	13,552,604	152,845 68	2,099,968	43,039 12
In force at the end of the year.....	\$17,297,466	\$189,835 91	\$673,235	\$11,038 82
Deduct amount re-insured.....	895,345	10,464 21	4,000	179 37
Net amount in force December 31, 1889.....	\$16,402,121	\$179,371 70	\$669,395	\$10,859 45

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$9,353,685	100,699 00	1-2	\$50,349 50
1886.....	Two years, {	46,060	317 05	1-4	79 26
1889.....		26,700	334 45	3-4	250 64
1887.....		878,485	10,208 01	1-6	1,701 34
1886.....	Three years, {	1,007,152	10,878 52	1-2	5,489 26
1889.....		1,255,238	12,942 50	5-6	10,785 42
1887.....		3,000	22 50	3-8	8 44
1889.....	Four years, {	43,000	479 79	5-8	299 86
1890.....		8,550	108 75	7-8	90 79
1885.....		522,725	6,769 20	1-10	676 92
1886.....	Five years, {	753,392	8,877 75	3-10	2,663 81
1887.....		680,785	7,574 12	1-2	3,787 06
1888.....		1,177,830	12,623 96	7-10	8,836 78
1889.....		645,679	7,541 10	9-10	6,786 90
1889.....					
Totals.....		\$16,402,121	\$179,371 70		\$91,755 72

## [ GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$6,837,786
Total amount of cash dividends declared since the company commenced business.....	2,058,500
Total amount of the company's stock owned by the directors at par value.....	28,700
Losses paid from organization to date.....	5,024,415
Dividends declared payable in stock from organization.....	100,000
Losses incurred during the year, fire, marine, and inland.....	90,349

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$824,408 00
Losses paid.....	10,405 77
Total losses incurred during the year in the State of Michigan.....	7,024 40
	4,785 78

## MERCHANTS' INSURANCE COMPANY.

## NEW JERSEY.

## HOME OFFICE, NEWARK.

(Incorporated February 18, 1858; commenced business April 18, 1858.)

HENRY POWLES, *President.* - - - - - J. R. MULLIKEN, *Secretary*  
 Attorney for Michigan, HENRY C. MUNSON, of Detroit.

## CAPITAL.

Capital stock paid.....\$400,000

## ASSETS.

Real estate.....	\$95,785 17
Loans on bond and mortgage of real estate (first liens).....	457,717 00
Interest due, \$524.00, and accrued, \$5,906.50 on said mortgage loans; total.....	6,430 50
Value of lands mortgaged.....	\$502,880
Buildings (insured \$590,975).....	648,500
Total value of mortgaged premises.....	\$1,151,380

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCK—	Par Value.	Market Value.
Morris & Essex Railroad.....	\$35,000 00	\$52,850 00
United New Jersey Railroad & Canal Co.....	15,000 00	33,450 00
Newark Gas Light Co.....	10,000 00	25,000 00
Citizens' ".....	13,700 00	23,975 00
Warren Railroad.....	36,050 00	54,075 00
BONDS—		
United States Registered.....	25,000 00	31,500 00
Central R. R. of New Jersey.....	47,000 00	54,420 00
New Jersey Southern Railroad.....	10,200 00	11,220 00
Long Branch & Sea Shore.....	5,000 00	6,050 00
United New Jersey Railroad & Canal Co.....	20,000 00	25,600 00
Midland Railroad, of New Jersey.....	65,000 00	74,425 00
Morris & Essex Railroad.....	40,000 00	56,980 00
North Hudson Railway Co.....	100,000 00	102,750 00
Newark & Bloomfield H. C. R. R. Co.....	10,000 00	11,500 00
Orange & Newark H. C. R. R. Co.....	50,000 00	57,500 00
Belleville & Newark H. C. R. R. Co.....	1,000 00	1,150 00
Irvington & Newark H. C. R. R. Co.....	3,000 00	3,450 00
State of New Jersey.....	1,000 00	1,150 00

## Bonds—

	Par Value.	Market Value.	
State of Ohio.....	\$100,000 00	\$100,375 00	
East Orange Street Improvement.....	5,250 00	5,563 00	
Newark City Improvement.....	20,000 00	22,000 00	
Montclair Gas & Water Co.....	24,000 00	25,440 00	
American Dock Improvement Co.....	50,000 00	54,250 00	
Long Branch Graded School.....	15,000 00	17,700 00	
Totals (carried out at market value).....	\$701,200 00	\$852,375 00	\$852,375 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$14,000.....	7,500 00
Cash in company's principal office, \$5,490.20; cash in bank, \$27,008.41.....	32,498 61
Interest due and accrued on stocks, not included in "market value".....	8,824 82
Interest due and accrued on collateral loans.....	89 87
Gross premiums in due course of collection.....	93,135 40
Rents due and accrued.....	302 00

Aggregate amount of the assets of the company.....	\$1,554,658 37
Deduct special deposit in Georgia.....	31,500 00

Total admitted assets.....	\$1,523,158 37
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## LIABILITIES.

Amount of unpaid losses (of which \$15,389.42 are resisted).....	\$88,002 23
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$298,142 95
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	280,861 75

Amount of reserve on all outstanding risks.....	559,004 70
Reclaimable by insured on perpetual policies.....	423 00
Unpaid principal on scrip, \$4,482.00; interest due to scrip-holders, \$1,073.71.....	5,555 71
Cash dividends declared, due or to become due.....	835 00
Expenses, \$751.61; tax, \$443.99.....	1,195 60
Commissions and brokerage.....	15,392 31
Return premiums.....	6,669 27

Aggregate.....	\$677,077 82
Deduct liability on special deposit.....	15,835 07

Net liabilities (except capital stock).....	\$661,242 75
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Surplus as regards policy-holders.....	\$861,915 62
Capital stock.....	400,000 00
Surplus over capital.....	\$461,915 62

## INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums.....	\$1,021,118 21
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	212,008 41
Net amount of cash actually received for premiums.....	\$809,024 80
Interest received on bonds and mortgages.....	22,715 15
Interest and dividends received on bonds and stocks, and from all other sources.....	39,959 80
Income from all other sources, viz.: Rents.....	2,547 00

Aggregate cash income.....	\$874,246 75
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## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$509,946 47
Deduct amounts actually received for salvages, \$7,597.19; re-insurance, \$8,- 995.98 .....	16,593 15
Net amount paid on losses (of which \$70,726.67 belonged to prior years)...	\$493,353 32
Cash dividends actually paid.....	39,165 00
Interest paid to scrip-holders.....	10 48
Scrip, or certificate of profits redeemed in cash.....	25 00
Paid or allowed during the year for commissions and brokerage.....	157,919 14
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	33,965 75
Paid State, national, and local taxes, in this and other States.....	21,087 03
All other payments, viz.: General expenses.....	82,978 06
Amount of deposit premium returned during the year on perpetual fire risks (carried inside).....	\$57 00
Aggregate cash expenditures.....	<u>\$828,523 78</u>

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31st, 1888.....		\$106,828,285	\$993,454 86
Written during the year.....		79,601,618	892,700 98
Total.....		\$186,429,903	\$1,886,155 79
Deduct expirations.....		86,285,772	741,865 02
In force at the end of the year.....		\$99,194,181	\$1,119,290 77
Deduct amount re-insured.....		2,021,916	20,487 62
Net amount in force December 31st, 1889.....		<u>\$97,172,215</u>	<u>\$1,098,803 95</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$49,188,969	\$596,285 90	1-2	\$298,142 95
1888.....	Two years, {	106,125	944 95	1-4	248 74
1889.....		97,975	820 18	3-4	650 12
1887.....	Three years, {	10,114,290	99,771 74	1-6	16,628 62
1888.....		10,216,069	102,370 72	1-2	51,185 36
1889.....	Four years, {	10,744,415	106,256 77	5-6	86,047 30
1887.....		124,000	1,187 35	1-8	148 42
1888.....	Five years, {	136,175	1,119 78	2-8	419 90
1889.....		160,308	1,518 08	5-8	948 79
1887.....	Perpetual—Entire premium.....	185,108	1,409 24	7-8	1,233 08
1888.....		2,547,589	31,012 87	1-10	3,101 29
1889.....	Over 5 years.....	2,783,442	32,685 05	3-10	9,805 51
1887.....		3,080,242	35,717 60	1-2	17,858 80
1888.....	Perpetual—Entire premium.....	3,473,183	39,962 67	7-10	27,987 87
1889.....		4,223,597	48,382 07	9-10	43,548 86
Totals.....		<u>\$97,172,215</u>	<u>\$1,098,862 95</u>		<u>\$559,004 70</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$9,147,925
Total amount of cash dividends declared since the company commenced business.....	784,219
Total amount of the company's stock owned by the directors at par value.....	81,500
Total amount loaned to officers and directors.....	2,500
Losses paid from organization to date.....	4,651,320
Dividends declared payable in stock from organization.....	240,000
Losses incurred during the year, fire.....	502,941

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Georgia.....	\$31,500 00	\$15,895 07

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$1,681,026 75
Losses paid.....	23,068 86
Total losses incurred during the year in the State of Michigan.....	8,688 12
	7,396 27

## MERCHANTS' INSURANCE COMPANY.

## RHODE ISLAND.

HOME OFFICE, No. 20, MARKET SQUARE, PROVIDENCE.

(Incorporated May, 1861; commenced business, July, 1861.)

W. T. BARTON, *President.* - - - - - WM. P. GOODWIN, *Secretary.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$105,900 00
Interest accrued on said mortgage loans.....	1,534 30
Value of lands mortgaged.....	\$104,500 00
Buildings (insured for \$109,800).....	160,000 00
Total value of mortgaged premises.....	\$264,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks—	Par Value.	Market Value.	
National Bank of Commerce.....	\$90,000 00	\$88,000 00	
American National Bank.....	50,000 00	48,000 00	
Merchants' " ".....	20,000 00	26,400 00	
Globe " ".....	10,000 00	16,600 00	
Providence Gas Co.....	28,350 00	88,294 00	
Phoenix National Bank.....	10,000 00	17,000 00	
Mechanics' National Bank.....	12,850 00	16,962 00	
Manufacturers' National Bank.....	10,200 00	13,572 00	
St. Paul & Duluth R. R. preferred.....	10,000 00	8,600 00	
Bonds—			
Chicago, Burlington & Northern R. R.....	10,000 00	10,225 00	
Eastern Railroad of Minnesota.....	10,000 00	10,800 00	
Totals (carried out at market value).....	\$246,400 00	\$292,253 00	292,253 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$21,668.....	17,997 00
Cash in company's principal office, \$1,984.89; cash in bank, \$30,116.68.....	32,101 57
Interest due and accrued on stocks, not included in "market value".....	250 00
Interest due and accrued on collateral loans.....	379 74
Gross premiums in due course of collection.....	29,523 92

Aggregate amount of all the available assets of the company .....\$479,939 53

## LIABILITIES.

Amount of unpaid losses (of which \$53.99 are resisted).....		\$44,150 13
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$98,890 81	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	51,370 91	
Amount of reserve on all outstanding risks.....		150,251 22
Commissions and brokerage.....		2,588 52
State, city, county or other taxes and assessments.....		285 39
Aggregate liabilities (except capital stock).....		<u>\$197,275 26</u>
Surplus as regards policy-holders.....	\$282,664 27	
Capital stock.....	200,000 00	
Surplus over capital.....	<u>\$82,664 27</u>	

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$267,754 25	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	90,084 78	
Net amount of cash actually received for premiums.....		\$237,719 52
Interest received on bonds and mortgages.....		4,807 60
Interest and dividends received on bonds and stocks, and from all other sources.....		16,900 78
Income from all other sources. viz.: Credit, balance, profit and loss account.....		420 53
Aggregate cash income.....		<u>\$259,848 43</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$148,994 22	
Deduct amounts actually received for salvages, \$2,152.50; re-insurance, \$163.77.....	2,816 27	
Net amount paid on losses (of which \$19,531.70 belonged to prior years).....		\$144,677 95
Cash dividends actually paid.....		16,000 00
Paid or allowed during the year for commissions and brokerage.....		43,514 32
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes, supplies and furniture.....		35,335 73
Paid State, national and local taxes, in this and other States.....		6,488 19
Aggregate cash expenditures.....		<u>\$246,016 19</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$23,682,810	\$273,133 41
Written during the year.....		25,108,772	267,754 25
Total.....		\$48,791,582	\$540,887 66
Deduct expirations.....		22,147,999	244,370 42
In force at the end of the year.....		\$26,643,583	\$296,517 24
Deduct amount re-insured.....		320,597	3,064 56
Net amount in force December 31st, 1889.....		<u>\$26,322,986</u>	<u>\$292,852 68</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1899	One year or less	\$17,278,718	\$197,780 68	1-2	\$98,980 81
1898		84,115	859 46	1-4	214 87
1899	Two years,	51,860	331 99	3-4	248 99
1897		1,453,867	14,105 22	1-6	2,350 87
1898	Three years,	1,357,989	13,507 20	1-2	6,753 60
1899		1,797,595	17,299 36	5-6	14,391 13
1896		92,800	1,376 46	1-8	197 06
1897	Four years,	76,512	810 69	3-8	304 01
1898		49,750	516 65	5-8	322 91
1899		43,775	367 50	7-8	339 06
1895		513,159	6,343 49	1-10	634 35
1896		550,693	6,332 63	2-10	1,960 09
1897	Five years,	791,617	9,048 19	1-2	4,524 10
1898		1,065,107	11,460 55	7-10	8,022 38
1899		1,115,899	12,341 66	9-10	11,107 49
Totals		\$26,822,906	\$292,652 68		\$150,251 22

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$6,119,549
Total amount of cash dividends declared since the company commenced business	664,000
Total amount of the company's stock owned by the directors at par value	43,300
Total amount loaned to officers and directors	6,247
Losses paid from organization to date	4,125,952
Losses incurred during the year, fire	169,142

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	Fire Risks.
Fire risks taken	\$861,217 00
Premiums received	10,417 95
Losses paid	4,139 52
Total losses incurred during the year in the State of Michigan	4,585 02

## MILWAUKEE MECHANICS' INSURANCE COMPANY.

## WISCONSIN.

HOME OFFICE, NOS. 442 AND 444, EAST WATER ST., MILWAUKEE.

(Incorporated February 15, 1852; commenced business April 1, 1852.)

CHRISTIAN PREUSSER, President. - - - - - ADOLF J. CRAMER, Secretary.

Attorney for Michigan, HENRY C. KLOCKSLER, of Lansing.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate	\$34,300 00
Loans on bond and mortgage of real estate (first liens)	794,210 00
Interest accrued on said mortgage loans	17,714 00
Value of lands mortgaged	\$1,214,400 00
Buildings (insured for \$500,000)	789,200 00
Total value of mortgaged premises	\$1,953,600 00



## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
Milwaukee City.....	\$185,000 00	\$185,000 00	
Brown County, Wis.....	44,000 00	44,000 00	
Door County, Wis.....	4,500 00	4,890 00	
Oshkosh City, Wis.....	30,000 00	38,800 00	
St. Paul City, Minn.....	225,000 00	247,500 00	
Ramsey County, Minn.....	100,000 00	110,000 00	
STOCK—			
Cream City R. R. Co.....	9,300 00	11,425 00	
Totals (carried out at market value).....	\$547,800 00	\$586,205 00	\$586,205 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$85,300.....	60,350 00
Cash in company's principal office, \$20,411.62; cash in bank, \$63,769.12.....	84,180 74
Interest due and accrued on stocks, not included in "market value".....	5,721 00
Interest due and accrued on collateral loans.....	101 00
Net Premiums in due course of collection.....	38,821 91
Aggregate amount of all the available assets of the company.....	\$1,621,603 65

## LIABILITIES.

Amount of unpaid losses (of which \$6,450.00 are resisted).....	\$32,365 37
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$202,814 35
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	264,243 07
Amount of reserve on all outstanding risks.....	466,557 42
Cash dividends declared, due or to become due.....	137 50
Aggregate liabilities (except capital stock).....	\$499,060 29
Surplus as regards policy-holders.....	\$1,122,543 36
Capital stock.....	200,000 00
Surplus over capital.....	\$922,543 36

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$570,853 18	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	51,485 20	
Net amount of cash actually received for premiums.....		\$518,867 98
Interest received on bonds and mortgages.....		35,698 92
Interest and dividends received on bonds and stocks, and from all other sources.....		39,122 55
Income from all other sources, viz.: Rents, \$999.98; agency income, \$401.26.....		1,401 24
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	\$38,821 91	
Aggregate cash income.....		\$595,090 69

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses.....	\$276,955 95	
Deduct amounts actually received for salvages, \$327.84; re-insurance, \$8,628.29.....	9,156 13	
Net amount paid on losses (of which \$26,801.00 belonged to prior years).....		\$267,799 82
Cash dividends actually paid.....		50,029 50
Paid or allowed during the year for commissions and brokerage.....		125,200 20
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés.....		43,661 87
Paid State, national and local taxes, in this and other States.....		17,946 57
All other payments, viz.: General expenses.....		32,283 22
Aggregate cash expenditures.....		\$536,921 18

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888	-----	\$31,257,597	\$377,555 28
Written during the year	-----	43,440,082	570,553 18
Total	-----	\$104,697,679	\$1,447,908 46
Deduct expirations	-----	40,894,209	525,672 88
Net amount in force December 31st, 1889	-----	\$64,803,470	\$922,235 58

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less	\$26,787,375	\$404,628 71	1-2	\$208,314 85
1887			126,612 86	1-6	21,102 14
1888	Three years	\$0,234,276	127,344 67	1-2	63,672 33
1889			159,097 00	5-6	115,314 15
1885			22,394 88	1-10	2,239 48
1886	Five years		27,268 17	3-10	3,178 93
1887		7,261,619	33,077 41	1-2	11,538 70
1888			25,159 47	7-10	17,632 63
1889			26,627 47	9-10	23,964 69
Totals		\$64,803,470	\$922,235 58		\$466,557 42

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$6,631,934
Total amount of cash dividends declared since the company commenced business	210,000
Total amount of the company's stock owned by the directors at par value	95,570
Losses paid from organization to date	3,191,579
Losses incurred during the year, fire	278,364
Loaned to stockholders not officers	65,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	\$1,929,936 00
Premiums received	27,099 57
Losses paid	8,590 19
Total losses incurred during the year in the State of Michigan	8,590 19

## NATIONAL FIRE INSURANCE COMPANY.

## CONNECTICUT.

HOME OFFICE, No. 118, ASYLUM ST., HARTFORD.

(Incorporated November 27, 1871; commenced business, December 1, 1871.)

JAMES NICHOLS, *President.* - - - - - E. G. RICHARDS, *Secretary.*

Attorney for Michigan, WILLIAM B. WESSON, of Detroit.

## CAPITAL.

Capital stock paid.....\$1,000,000

## ASSETS.

Real estate	\$50,815 97
Loans on bond and mortgage of real estate (first liens), of which \$4,000 is in process of foreclosure	584,438 34
Interest due \$1,903.84 and accrued, \$7,893.12 on said mortgage loans; total	9,796 96

Value of lands mortgaged.....	\$997,100 00
Buildings (insured for \$481,725).....	794,050 00
Total value of mortgaged premises.....	\$1,791,150 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
United States 4 per cent.....	\$50,000 00	\$63,500 00
Hartford City—(Capitol).....	25,000 00	28,250 00
Hartford City—(water).....	10,000 00	10,300 00
New Britain City.....	6,000 00	7,080 00
Cleveland City.....	10,000 00	11,300 00
Detroit City.....	13,000 00	16,250 00
Lincoln City.....	12,000 00	12,000 00
Meriden Town.....	10,000 00	10,400 00
Helena City.....	20,000 00	20,800 00
West Middle School District, Hartford.....	80,000 00	80,000 00
Danbury and Norwalk R. R.....	10,000 00	10,600 00
Harlem River and Port Chester R. R.....	25,000 00	32,500 00
Erie Railway.....	20,000 00	27,200 00
Sandusky, Mansfield & Newark R. R.....	10,000 00	12,100 00
Cincinnati, Hamilton & Dayton R. R.....	15,000 00	18,300 00
Knoxville & Ohio R. R.....	20,000 00	21,600 00
Cleveland, Columbus, Cincinnati & Indianapolis R. R.....	85,000 00	46,550 00
Chicago & Western Indiana R. R.....	30,000 00	34,200 00
Chicago & Northwestern R. R.....	20,000 00	23,000 00
Chicago, Milwaukee & St. Paul R. R., South Minnesota Division.....	10,000 00	11,600 00
Chicago, Milwaukee & St. Paul R. R., Dubuque Division.....	10,000 00	11,400 00
Chicago, Milwaukee & St. Paul R. R., Hastings & Dakota Div., 5 per cent.....	10,000 00	10,400 00
Chicago, Milwaukee & St. Paul R. R., Hastings & Dakota Div., 7 per cent.....	20,000 00	24,800 00
Chicago, Milwaukee & St. Paul R. R., Mineral Point Div.....	10,000 00	10,300 00
Chicago, Burlington & Quincy R. R.....	10,000 00	10,500 00
Louisville, New Albany & Chicago R. R.....	10,000 00	11,700 00
Louisville & Nashville R. R., N. O. & Mobile Div.....	10,000 00	11,500 00
East Tennessee, Virginia & Georgia R. R.....	30,000 00	30,900 00
Hannibal & St. Joseph R. R.....	20,000 00	23,800 00
Nodaway Valley R. R.....	8,000 00	9,040 00
Kansas City, Lawrence & Southern R. R.....	10,000 00	10,000 00
Fremont, Elkhorn & Missouri Valley R. R.....	5,000 00	5,750 00
St. Paul, Minneapolis & Manitoba R. R.....	10,000 00	11,900 00
St. Paul & Northern Pacific R. R.....	25,000 00	30,000 00
Northern Pacific R. R. & Land Grant.....	30,000 00	34,800 00
Northern Pacific R. R., Pend. d'Oreille Div.....	25,000 00	25,750 00
Union Pacific R. R.....	20,000 00	28,000 00
Oregon Railway & Navigation.....	20,000 00	22,800 00
Memphis & Charleston.....	20,000 00	24,800 00
Norfolk & Western, Clinch Valley Div.....	22,000 00	21,120 00
STOCKS—		
New York, New Haven & Hartford R. R.....	48,000 00	115,200 00
New York & Harlem R. R.....	10,000 00	24,500 00
New York Central & Hudson River R. R.....	50,000 00	54,000 00
Pennsylvania R. R.....	34,350 00	36,411 00
Pittsburgh, Fort Wayne & Chicago.....	20,000 00	31,000 00
Cleveland & Pittsburgh.....	10,000 00	15,500 00
Belt R. R., Indianapolis.....	10,000 00	10,000 00
Illinois Central.....	15,100 00	17,478 00
Chicago, Burlington & Quincy.....	11,000 00	11,660 00
Chicago Rock Island & Pacific.....	33,000 00	32,340 00
Peoria & Bureau Valley.....	10,000 00	16,500 00
Hartford National Bank.....	50,900 00	77,368 00
Phoenix National Bank.....	45,000 00	56,250 00
Ætna National Bank.....	25,000 00	27,500 00
Charter Oak National Bank.....	11,200 00	11,760 00
Farmers and Mechanics' National Bank.....	10,000 00	10,700 00
City National Bank.....	4,000 00	4,000 00
Mercantile National Bank.....	5,000 00	4,250 00
National Exchange Bank.....	15,000 00	18,900 00
First National Bank, Meriden.....	5,000 00	5,600 00
Second National Bank, New Haven.....	5,000 00	6,350 00
Thames National Bank, Norwich.....	10,000 00	14,000 00
Metropolitan National Bank, N. Y.....	10,000 00	1,000 00
Central National Bank, N. Y.....	5,000 00	7,150 00
National Bank of the Republic, Boston.....	7,500 00	12,750 00
Boston National Bank, Boston.....	7,000 00	8,540 00
St. Paul National Bank.....	7,000 00	8,050 00
National Bank of Commerce, Kansas City.....	2,000 00	2,700 00
Willimantic Linen Company.....	10,000 00	16,000 00
Totals (carried out at market value).....	\$1,192,050 00	\$1,469,247 00
		\$1,469,247 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$15,400.....	\$5,450 00
Cash in company's principal office, \$433.36; cash in bank, \$183,079.60.....	183,512 96
Interest due and accrued on bonds, not included in "market value".....	3,251 66
Interest due and accrued on collateral loans.....	138 50
Gross premiums in due course of collection.....	137,285 94

Aggregate amount of all the available assets of the company .....	<u>\$2,443,937 33</u>
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## LIABILITIES.

Amount of unpaid losses (of which \$6,329.48 are resisted) .....	\$75,204 50
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$389,026 19
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	397,063 68
Amount of reserve on all outstanding risks.....	785,058 87
Commissions and brokerage.....	18,657 11
Return premiums.....	11,501 87

Aggregate liabilities (except capital stock).....	<u>\$690,422 35</u>
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Surplus as regards policy-holders.....	\$1,553,514 98
Capital stock.....	1,000,000 00
Surplus over capital.....	<u>\$553,514 98</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$1,201,155 00
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	187,315 31
Net amount of cash actually received for premiums.....	\$1,013,840 29
Interest received on bonds and mortgages.....	43,048 71
Interest and dividends received on bonds and stocks, and from all other sources.....	73,444 92
Income from all other sources, viz.: Rents.....	2,623 73
Aggregate cash income .....	<u>\$1,132,957 65</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$624,540 83
Deduct amounts actually received for salvages, \$3,970.56; re-insurance, \$55,273.08.....	59,243 64
Net amount paid on losses (of which \$66,250.12 belonged to prior years).....	\$565,297 19
Cash dividends actually paid.....	100,000 00
Paid or allowed during the year for commissions and brokerage.....	168,636 48
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	92,225 12
Paid State, national and local taxes, in this and other States.....	24,481 59
All other payments, viz.: Miscellaneous expenses.....	70,582 65
Aggregate cash expenditures.....	<u>\$1,021,223 03</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$115,880 281	\$1,415,863 21
Written during the year.....	92,480 456	1,301,155 60
Total.....	\$208,360 737	\$2,617,018 81
Deduct and expirations.....	82,624 241	1,062,692 92
In force at the end of the year.....	\$125,686 496	\$1,554,325 89
Deduct amount re-insured.....	6,142 020	84,638 61
Net amount in force December 31st, 1889.....	\$119,544 476	\$1,469,687 28

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$56,567 127	\$776 052 88	1-2	\$388 026 19
1888.....	.....	8,081 680	60 480 79	1-4	15 120 19
1889.....	Two years,.....	217 404	2 083 97	3-4	1 525 47
1887.....	.....	5 382 491	70 433 21	1-6	11 738 87
1886.....	Three years,.....	13 800 738	141 372 14	1-3	70 696 07
1889.....	.....	11 756 478	189 147 61	5-6	115 966 51
1886.....	.....	142 846	1 865 19	1-8	170 65
1887.....	Four years,.....	254 702	2 499 29	3-8	987 28
1888.....	.....	4 600 426	45 152 62	5-8	28 220 51
1889.....	.....	292 201	2 577 18	7-8	2 517 53
1885.....	.....	1 458 699	17 922 15	1-10	1 792 21
1886.....	Five years,.....	1 834 261	21 586 13	3-10	6 550 84
1887.....	.....	2 806 910	34 091 88	1-2	17 045 69
1888.....	.....	5 487 612	71 048 25	7-10	49 733 78
1889.....	.....	6 516 896	83 374 69	9-10	75 037 13
Totals.....		\$119,544 476	\$1,469,687 28		\$785,058 87

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,373 576
Total amount of cash dividends declared since the company commenced business.....	1 477 000
Total amount of the company's stock owned by the directors at par value.....	98 000
Losses paid from organization to date.....	4 291 083
Dividends declared payable in stock from organization.....	100 000
Losses incurred during the year, fire.....	566 702
Loaned to stockholders, not officers.....	5 450

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$3,646 450 00
Premiums received.....	57 593 90
Losses paid.....	17 300 27
Total losses incurred during the year in the State of Michigan.....	19 698 59

## NATIONAL FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 35, PINE STREET, NEW YORK.

(Incorporated 1838; commenced business April 9, 1838.)

HENRY T. DROWNE, *President.*JOHN H. KATTENSTROTH, *Secretary.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

## CAPITAL.

Capital Stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$16,438 98
Interest accrued on said mortgage loans.....	154 38
Total value of mortgaged premises (buildings insured for \$22,300).....	\$48,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States registered bonds .....	\$70,000 00	\$88,600 00	
United States coupon bonds .....	10,000 00	12,700 00	
National Bank of commerce stock .....	18,000 00	25,740 00	
American Exchange National Bank stock .....	10,000 00	16,400 00	
Manhattan National Bank stock .....	7,500 00	14,250 00	
New York City additional water stock .....	116,500 00	121,743 50	
Chicago, Rock Island & Pacific R. R. bonds .....	8,000 00	10,900 00	
Chicago & Northwestern R. R. bonds .....	8,000 00	11,520 00	
Erie R. R. bonds .....	10,000 00	13,900 00	
Totals (carried out at market value) .....	\$258,000 00	\$315,552 50	315,552 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$45,700.00.....	30,000 00
Cash in company's principal office, \$5,488.88; cash in bank, \$4,399.11.....	9,887 99
Interest due and accrued on stocks, not included in "market value".....	873 75
Interest due and accrued on collateral loans.....	687 50
Gross premiums in due course of collection.....	29,769 49
Aggregate amount of all the available assets of the company.....	\$403,364 59

## LIABILITIES.

Amount of unpaid losses (of which \$250.00 are resisted).....	\$45,322 67
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$96,522 36
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	21,986 47
Amount of reserve on all outstanding risks.....	118,458 83
Due and accrued for salaries, rent, advertising, or agency expenses.....	808 00
Due and to become due for borrowed money.....	11,200 00
Commissions and brokerage.....	4,465 41
Aggregate liabilities (except capital stock).....	\$180,254 91

Surplus as regards policy-holders.....	\$223,109 68
Capital stock.....	200,000 00
Surplus over capital.....	\$23,109 68

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$261,171 71	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	44,686 77	
Net amount of cash actually received for premiums.....	\$216,484 94	
Interest received on bonds and mortgages.....	1,555 38	
Interest and dividends received on bonds and stocks, and from all other sources.....	11,810 00	
Aggregate cash income.....	\$229,850 32	

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses.....	\$154,322 89	
Deduct amounts actually received for salvages, \$686.88; re-insurance, \$406.80.....	1,092 63	

Net amount paid on losses (of which \$17,421.99 belonged to prior years).....	\$153,230 26
Cash dividends actually paid.....	16,000 00
Paid or allowed during the year for commissions and brokerage.....	55,068 77
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	14,506 34
Paid State, national, and local taxes, in this and other States.....	2,029 02
All other payments, viz.: General expenses.....	12,049 02

Aggregate cash expenditures.....	\$252,883 41
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## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$26,842,058	\$242,236 26
Written during the year.....	26,219,857	269,558 74
Total.....	\$53,061,910	\$511,795 00
Deduct expirations.....	27,747,882	271,861 17
In force at the end of the year.....	\$25,314,028	\$240,133 83
Deduct amount re-insured.....	537,888	3,154 67
Net amount in force December 31st, 1889.....	\$24,776,145	\$236,979 16

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$19,012,291	\$198,044 73	1-2	\$96,522 36
1887.....		2,523,047	14,823 57	1-6	2,470 59
1888.....	Three years, {.....	1,887,967	14,302 81	1-2	7,151 40
1889.....		1,287,156	12,014 06	5-6	10,011 70
1885.....		156,850	1,354 23	1-10	135 42
1886.....		163,506	1,610 19	8-10	483 06
1887.....	Five years, {.....	212,369	2,201 36	1-2	1,100 68
1888.....		59,425	604 51	7-10	423 15
1889.....		11,515	178 35	9-10	160 47
Totals.....		\$25,314,028	\$240,133 83		\$118,458 83

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,051,076
Total amount of cash dividends declared since the company commenced business.....	1,098,036
Total amount of the company's stock owned by the directors at par value.....	49,075
Losses paid from organization to date.....	2,719,055
Dividends declared payable in stock from organization.....	50,000
Losses incurred during the year, fire, marine, and inland.....	181,151
Loaned to stockholders.....	30,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	\$214,210 00
Premiums received.....	2,557 67
Losses paid.....	3,673 10
Total losses incurred during the year in the State of Michigan.....	2,173 10

## NEWARK FIRE INSURANCE COMPANY.

NEW JERSEY.

HOME OFFICE, Nos. 741 and 743, BROAD ST., NEWARK.  
(Incorporated May, 14, 1810; commenced business May 14, 1810.)

JOHN J. HENRY, *President*. - - - - - OSCAR O. BREWER, *Secretary*.  
Attorney for Michigan, CHARLES L. CLARK, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000.

## ASSETS.

Real estate.....	\$50,000 00
Loans on bond and mortgage of real estate (first liens) of which \$1,845 is in process of foreclosure.....	391,935 00
Interest due \$916.20, and accrued, \$5,212.11, on said mortgage loans; total.....	6,128 31
Value of lands mortgaged.....	\$442,478 00
Buildings (insured for \$519,150).....	597,022 00
Total value of mortgaged premises.....	\$1,039,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
U. S. registered.....	\$75,000 00	\$94,500 00	
Orange & Newark H. C. R. R.....	25,000 00	29,500 00	
Essex Passenger R. R.....	5,000 00	5,750 00	
West Shore R. R. (Co., registered.....	15,000 00	15,600 00	
East Orange improvement.....	3,947 84	3,947 84	
STOCKS—			
Morris & Essex R. R. Co.....	20,000 00	30,000 00	
National State Bank.....	15,900 00	23,950 00	
Newark City National Bank.....	13,250 00	19,212 50	
National Newark Banking Co.....	7,700 00	11,135 00	
Totals (carried out at market value).....	\$180,797 84	\$238,595 84	233,595 34

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$4,000.00.....	3,000 00
Cash in company's principal office, \$4,707.11; cash in bank, \$21,161.26....	25,868 37
Interest due and accrued on stocks, not included in "market value".....	1,385 00
Interest due and accrued on collateral loans.....	18 75
Gross premiums in due course of collection.....	17,661 92
Bills receivable, <i>not matured</i> , taken for fire risks.....	313 51
Rents due and accrued.....	133 33

Aggregate amount of the available assets of the company.....\$730,039 53

## LIABILITIES.

Amount of unpaid losses (of which \$2,859.02 are resisted).....	\$37,543 88
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$90,866 17
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	63,348 76
Amount of reserve on all outstanding risks.....	144,014 93
Cash dividends declared, due or to become due.....	6,712 84



Commissions and brokerage.....	\$3,564 24
Taxes and assessments \$56.63; miscellaneous \$1,242.66.....	1,299 29
Aggregate liabilities (except capital stock).....	<u>\$193,135 18</u>

Surplus as regards policy-holders.....	\$536,904 85
Capital stock.....	250,000 00
Surplus over capital.....	<u>\$286,904 85</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$231,674 90
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	27,808 20
Net amount of cash actually received for premiums.....	<u>\$203,871 70</u>
Interest received on bonds and mortgages.....	20,767 54
Interest and dividends received on bonds and stocks, and from all other sources.....	10,321 54
Income from all other sources, viz.: Rents.....	965 00
Aggregate cash income.....	<u>\$235,925 78</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$129,291 97
Deduct amounts actually received for salvages \$805.81; re-insurance \$4,011.02.....	4,816 88
Net amount paid on losses (of which \$4,962.41 belonged to prior years)...	<u>\$124,475 14</u>
Cash dividends actually paid.....	25,229 40
Paid or allowed during the year for commissions and brokerage.....	44,182 36
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	17,389 13
Paid State, national, and local taxes, in this and other States.....	7,596 70
All other payments and expenditures.....	10,481 16
Aggregate cash expenditures.....	<u>\$229,353 89</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$23,456,890	\$243,228 16
Written during the year.....	27,597,773	234,164 18
Total.....	\$56,054,663	\$482,392 84
Deduct expirations.....	24,940,240	193,906 91
In force at the end of the year.....	\$31,114,423	\$288,485 43
Deduct amount re-insured.....	1,311,010	10,519 71
Net amount in force December 31st, 1889.....	<u>\$29,803,413</u>	<u>\$277,965 72</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$15,923,581	\$161,332 93	1-2	\$80,666 17
1888.....	.....	27,850	221 22	1-4	55 31
1889.....	Two years,.....	38,225	462 71	3-4	347 04
1887.....	.....	8,381,060	26,576 68	1-6	4,429 45
1888.....	Three years,.....	3,528,828	28,490 76	1-2	14,240 88
1889.....	.....	4,541,222	35,368 14	5-6	29,473 45
1886.....	.....	6,000	71 24	1-8	8 91
1887.....	Four years,.....	500	2 00	3-8	75
1888.....	.....	9,750	78 13	5-8	45 71
1889.....	.....	25,563	251 25	7-8	219 85
1885.....	.....	310,171	3,047 96	1-10	304 74
1886.....	.....	477,392	4,921 98	3-10	1,476 59
1887.....	Five years,.....	422,639	4,160 29	1-2	2,080 15
1888.....	.....	446,098	5,152 81	7-10	3,606 97
1889.....	.....	664,808	7,843 84	9-10	7,059 46
Totals.....		<u>\$29,803,413</u>	<u>\$277,965 72</u>		<u>\$144,014 98</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,713,196
Total amount of <i>cash</i> dividends declared since the company commenced business.....	608,280
Total amount of the company's stock owned by the directors at par value.....	34,135
Losses paid from organization to date.....	1,608,165
Losses incurred during the year, fire.....	154,532

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i> \$532,813 33
Premiums received.....	7,465 14
Losses paid.....	2,904 08
Total losses incurred during the year in the State of Michigan.....	2,858 13

## NEW HAMPSHIRE FIRE INSURANCE COMPANY.

## NEW HAMPSHIRE.

## HOME OFFICE, MANCHESTER.

(Incorporated 1869; commenced business April, 1870.)

JAMES A. WESTON, *President.* - - - - - JOHN C. FRENCH, *Secretary.*

Attorney for Michigan, GEO. W. CHANDLER, of Detroit.

## CAPITAL.

Capital stock paid ..... \$600,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens)..... \$477,096 86  
 Interest accrued on said mortgage loans..... 9,463 01

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
United States Government.....	\$200,000 00	\$252,000 00
City of Manchester, N. H.....	700 00	700 00
City of Chicago, Ill.....	10,000 00	11,000 00
City of Marietta, O.....	10,000 00	11,000 00
City of Concord, N. H.....	1,000 00	1,200 00
City of Topeka, Kas.....	10,000 00	10,500 00
City of Omaha, Neb.....	10,000 00	10,500 00
City of Moorhead, Minn.....	8,000 00	8,000 00
City of Lincoln, Neb.....	40,000 00	42,000 00
Michigan Air Line R. R.....	10,000 00	10,500 00
Maine Central R. R.....	10,000 00	12,000 00
Burlington & Missouri River R. R., "in Iowa".....	10,000 00	11,000 00
Chicago, Burlington & Quincy R. R.....	15,000 00	19,500 00
Chicago, Burlington & Quincy R. R., Denver Ex.....	10,000 00	9,200 00
Jackson, Lansing & Saginaw R. R.....	10,000 00	10,500 00
New York & New England R. R.....	10,000 00	12,600 00
New York & New England R. R.....	10,000 00	11,600 00
Union Pacific R. R.....	25,000 00	28,750 00
Union Pacific R. R., trust.....	10,000 00	9,900 00
Oregon Short Line R. R.....	10,000 00	11,200 00
Boston, Concord & Montreal R. R.....	62,000 00	65,100 00
Hillsborough Co., N. H.....	5,000 00	5,400 00
Chicago & West Michigan R. R.....	25,000 00	22,750 00
Topeka (Kansas) Water Supply Co.....	20,000 00	21,000 00
Minneapolis Gas-Light Co.....	20,000 00	21,000 00
Chicago, Burlington & Northern R. R.....	5,000 00	5,050 00
New Hampshire Trust Co., "Deb.".....	30,000 00	30,000 00
Central Loan & Land Co., "Deb.".....	20,000 00	20,000 00
Johnson Loan & Trust Co., "Deb.".....	10,000 00	10,000 00
Nashua Card and Glazed Paper Co.....	10,000 00	10,200 00
National Loan & Trust Co.....	10,000 00	10,000 00

## STOCKS—

	Par Value.	Market Value.	
Saucook Valley R. R.	\$4,000 00	\$4,900 00	
Merchants' National Bank, Manchester, N. H.	10,000 00	12,500 00	
N. Y. Central & Hudson River R. R.	10,000 00	10,900 00	
Norwich & Worcester R. R.	3,100 00	5,425 00	
Pemigewasset Valley R. R.	26,000 00	30,160 00	
Chicago, Burlington & Quincy R. R.	44,000 00	47,520 00	
Chicago, Burlington & Northern R. R.	3,000 00	1,200 00	
Illinois Central R. R.	30,000 00	35,400 00	
Chicago, Rock Island & Pacific R. R.	10,000 00	9,900 00	
Amoskeag Manufacturing Co.	5,000 00	10,000 00	
Pemigewasset National Bank, Plymouth, N. H.	6,000 00	7,200 00	
Lake Shore & Michigan Southern R. R.	10,000 00	10,900 00	
First National Bank, Peterborough, N. H.	5,000 00	7,000 00	
Merchants' National Bank, Kansas City, Mo.	5,000 00	5,500 00	
Totals (carried out at market value)	\$905,800 00	\$910,355 00	\$910,355 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$45,698.39	32,400 00
Cash in company's principal office, \$8,393.15; cash in bank, \$62,279.53	70,672 68
Interest due and accrued on stocks, not included in "market value"	5,536 99
Gross premiums in due course of collection	83,292.12

Aggregate amount of all the available assets of the company..... \$1,588,816 66

## LIABILITIES.

Amount of unpaid losses (of which \$10,000 are resisted), estimated	\$105,508 63
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$239,429 48
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	308,740 82
Amount of reserve on all outstanding risks	543,169 80
Commissions and brokerage	16,658 42
Aggregate liabilities (except capital stock)	<u>\$665,336 85</u>

Surplus as regards policy-holders	\$923,479 81
Capital stock	600,000 00
Surplus over capital	<u>\$323,479 81</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums	\$875,126 47	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums	143,730 80	
Net amount of cash actually received for premiums		\$731,395 67
Interest received on bonds and mortgages		25,594 36
Interest and dividends received on bonds and stocks, and from all other sources		46,971 67
Aggregate cash income		<u>\$803,961 70</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses	\$441,850 91
Cash dividends actually paid	48,000 00
Paid or allowed during the year for commissions and brokerage	154,199 65
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	38,808 90
Paid State, national, and local taxes, in this and other States	20,430 01
All other payments and expenditures	35,128 19
Aggregate cash expenditures	<u>\$738,417 66</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>		<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888	-----	\$75,963,974	\$968,196 99
Written during the year	-----	76,396,177	890,990 17
Total	-----	\$152,379,151	\$1,849,127 16
Deduct expirations	-----	67,797,981	789,872 84
In force at the end of the year	-----	\$84,581,220	\$1,069,254 32
Deduct amount re-insured	-----	3,629,824	43,648 56
Net amount in force December 31st, 1889	-----	\$80,951,596	\$1,015,605 76

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less	\$38,362,224	\$478,858 95	1-3	\$239,429 48
1888		875,158	8,367 85	1-4	841 84
1889	Two years,	508,414	2,265 18	3-4	3,948 88
1887		7,682,305	86,185 64	1-6	14,364 27
1888	Three years,	7,509,752	98,704 80	1-2	46,852 40
1889		10,658,525	120,420 69	5-6	100,350 57
1888		647,749	6,143 85	1-9	767 92
1887	Four years,	878,681	8,925 48	3-8	3,347 06
1889		998,908	9,572 72	5-8	5,662 96
1889		1,114,780	11,264 17	7-9	9,856 14
1886		1,754,944	19,576 90	1-10	1,967 69
1886		2,413,665	25,837 50	8-10	7,751 25
1887	Five years,	3,329,656	37,420 69	1-2	18,710 34
1888		4,090,170	45,735 89	7-10	32,014 77
1889		5,441,660	68,326 95	9-10	56,994 25
Totals	-----	\$80,951,596	\$1,015,605 76	-----	\$543,169 80

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$6,918,708
Total amount of cash dividends declared since the company commenced business	492,000
Total amount of the company's stock owned by the directors at par value	158,900
Losses paid from organization to date	3,462,126
Losses incurred during the year, fire	468,447

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	\$2,208,898 00
Premiums received	23,954 72
Losses paid	5,868 49
Total losses incurred during the year in the State of Michigan	7,473 52

## NEW YORK FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 72, WALL ST., NEW YORK CITY.

(Incorporated April 18, 1882; commenced business December 22, 1882.)

DANIEL UNDERHILL, *President.* - - - - - AUGUSTUS COLSON, *Secretary.*

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate.....		\$105,900 00
Loans on bond and mortgage of real estate (first liens).....		31,650 00
Interest accrued on said mortgage loans.....		792 75
Value of lands mortgaged.....	\$30,000 00	
Buildings (insured for \$41,750).....	49,500 00	
Total value of mortgaged premises.....	\$79,500 00	

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States registered bonds.....	\$125,000 00	\$148,450 00	
Long Island City water bonds.....	5,000 00	5,500 00	
Long Island City F. D. bonds.....	500 00	550 00	
N. Y., West Shore & Buffalo Railway bonds.....	5,000 00	5,225 00	
N. Y., Lackawanna & Western Railway stock.....	15,000 00	17,250 00	
People's National Bank of N. Y., stock.....	2,825 00	6,497 50	
Tradesmen's National Bank of N. Y., stock.....	3,600 00	3,600 00	
Mechanics' National Bank of N. Y., stock.....	1,175 00	2,526 25	
Totals (carried out at market value).....	\$158,180 00	\$189,678 75	189,678 75

Cash in company's principal office, \$5,059.83; cash in bank, \$3,461.98.....	8,521 81
Interest due and accrued on stocks, not included in "market value".....	597 75
Gross premiums in due course of collection.....	18,679 78
Rents due and accrued.....	810 00
Due from other companies for re-insurance on losses already paid.....	28 57

Aggregate amount of all the available assets of the company..... \$356,659 41

## LIABILITIES.

Amount of unpaid losses (of which \$2,500.00 are resisted).....	\$31,295 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$58,827 50
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	29,333 91

Amount of reserve on all outstanding risks.....	88,161 41
Due and accrued for agency and other miscellaneous expenses.....	450 00
Commissions and brokerage.....	3,736 00

Aggregate liabilities (except capital stock)..... \$123,642 41

Surplus as regards policy-holders.....	\$233,017 00
Capital stock.....	200,000 00
Surplus over capital.....	\$33,017 00

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$195,725 70	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	52,096 47	
Net amount of cash actually received for premiums.....		\$143,629 23
Interest received on bonds and mortgages.....		2,401 06
Interest and dividends received on bonds and stocks, and from all other sources.....		7,947 30
Income from all other sources, viz.: Rents.....		3,650 57
Aggregate cash income.....		<u>\$157,628 16</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses.....	\$99,121 97	
Deduct amounts actually received for salvages, \$1,542.67; re-insurance, \$5,015.10.....	6,557 77	

Net amount paid on fire losses (of which \$17,483.29 belonged to prior years)	\$82,564 20
Cash dividends actually paid	16,000 00
Paid or allowed during the year for commissions and brokerage	35,558 38
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	19,442 96
Paid State, national, and local taxes, in this and other States	3,046 64
All other payments, viz.: General expenses	10,044 63
Aggregate cash expenditures	\$166,656 81

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888	\$18,816,528	\$184,523 00
Written during the year	19,520,808	179,702 00
Total	\$38,336,836	\$344,225 00
Deduct expirations	16,706,958	165,066 00
In force at the end of the year	\$21,629,878	\$179,169 00
Deduct amount re-insured	1,065,148	11,519 00
Net amount in force December 31, 1889	\$20,564,730	\$167,650 00

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less	\$15,284,530	\$117,635 00	1-2	\$58,827 50
1888	Two years,	19,300	167 00	1-4	41 75
1887	Three years,	1,542,700	10,099 00	1-6	1,688 16
1886		1,855,500	12,040 00	1-2	6,020 00
1889		1,139,000	18,481 00	5-6	15,401 00
1887	Four years,	24,800	181 00	3-8	69 00
1886		20,600	199 00	1-10	19 20
1886		58,800	681 00	3-10	189 30
1887	Five years,	221,700	2,151 00	1-2	1,085 50
1886		316,100	3,090 00	7-10	2,163 00
1889		286,800	2,960 00	9-10	2,682 00
Totals		\$20,564,730	\$167,650 00		\$88,161 41

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$4,871,648
Total amount of cash dividends declared since the company commenced business	1,418,000
Total amount of the company's stock owned by the directors at par value	38,800
Losses paid from organization to date	2,080,289
Losses incurred during the year, fire	95,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken	\$289,888 00
Premiums received	8,406 98
Losses paid	705 00
Total losses incurred during the year in the State of Michigan	805 00

## NEW YORK BOWERY FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No 141, BROADWAY, NEW YORK CITY.

(Incorporated April, 1883; commenced business September, 1883.)

J. A. DELANOY, Jr., *President*, - - - - - CHAS. A. BLAUVELT, *Secretary*.

Attorney for Michigan, F. O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid.....\$300,000

## ASSETS.

Real estate.....	\$1,000 00
Loans on bond and mortgage of real estate (first liens).....	21,200 00
Interest accrued on said mortgage loans.....	145 75
Value of lands mortgaged.....	\$50,000 00
Buildings (insured for \$32,500).....	50,000 00
Total value of mortgaged premises.....	\$100,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
New York City Consolidated Stock (new park loan).....	\$200,000 00	\$202,500 00	
BONDS—			
Canada Southern R. R.....	20,000 00	22,000 00	
Chicago & Northwestern R. R.....	10,000 00	10,825 00	
Long Island R. R.....	20,000 00	23,600 00	
Northern Pacific R. R.....	25,000 00	28,800 00	
Michigan Central R. R.....	20,000 00	22,400 00	
Broadway & 7th Avenue R. R.....	21,000 00	22,280 00	
Central Pacific R. R.....	25,000 00	25,750 00	
Rome, W. & O. R. R.....	5,000 00	5,500 00	
Midland R. R. of New Jersey.....	12,000 00	13,880 00	
Denver & Rio Grande R. R.....	10,000 00	7,900 00	
Mil. Lake Shore & Western R. R.....	5,000 00	5,950 00	
West Shore R. R.....	20,000 00	21,800 00	
New York, Ontario and Western R. R.....	1,000 00	1,120 00	
Western N. Y. & Penn. R. R.....	10,000 00	9,500 00	
Chesapeake & Ohio R. R.....	10,000 00	11,600 00	
STOCKS—			
Rome, Watertown & Ogdensburg R. R.....	10,000 00	10,800 00	
New York, Lackawanna & Western R. R.....	30,000 00	33,600 00	
Chicago Rock Island R. R.....	22,000 00	21,780 00	
Chicago, Minn. & Omaha, preferred.....	20,000 00	19,900 00	
N. Y. Central preferred.....	40,000 00	43,300 00	
Long Island preferred.....	20,000 00	18,000 00	
Chicago & Northwestern preferred.....	10,000 00	11,150 00	
Milwaukee & St. Paul preferred.....	10,000 00	11,500 00	
Totals (carried out at market value).....	\$578,000 00	\$604,595 00	604,595 00

Amount loaned on stocks, bonds, and other securities (except mortgages),

held as collateral, the market value of which is \$6,370.00.....	4,787 50
Cash in company's principal office, \$10,265.18; cash in bank, \$9,716.92.....	19,982 10
Interest due and accrued on stocks, not included in "market value".....	875 00
Interest due and accrued on collateral loans.....	143 63
Gross premiums in due course of collection.....	54,968 00
Due from other companies for re-insurance on losses already paid.....	29 24

Aggregate amount of all the available assets of the company.....\$707,726 22

## LIABILITIES.

Amount of unpaid losses (of which \$8,676.88 are resisted).....		\$93,000 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$189,556 29	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	97,495 16	
Amount of reserve on all outstanding risks.....		237,051 45
Due and accrued for salaries, rent, advertising, or agency expenses.....		4,800 00
Commissions and brokerage.....		11,331 10
Aggregate liabilities (except capital stock).....		<u>\$346,182 55</u>
Surplus as regards policy-holders.....	\$361,548 67	
Capital stock.....	800,000 00	
Surplus over capital.....	<u>\$61,548 67</u>	

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$424,759 18	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	85,565 97	
Net amount of cash actually received for premiums.....		\$339,193 21
Interest received on bonds and mortgages.....		1,202 00
Interest and dividends received on bonds and stocks, and from all other sources.....		24,104 55
Aggregate cash income.....		<u>\$364,499 76</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$289,625 32	
Deduct amounts actually received for re-insurance.....	21,912 48	
Net amount paid on losses (of which \$58,340.10 belonged to prior years).....		\$267,712 84
Cash dividends actually paid.....		27,000 00
Paid or allowed during the year for commissions and brokerage.....		74,842 59
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		35,217 30
Paid State and local taxes, in this and other States.....		8,596 47
All other payments, viz.: General expenses.....		28,050 36
Aggregate cash expenditures.....		<u>\$441,419 56</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1898.....	\$84,740,106	\$564,835 90
Written during the year.....	46,004,780	485,044 78
Total.....	\$131,344,886	\$999,880 68
Deduct expirations.....	68,416,143	466,198 91
In force at the end of the year.....	\$67,928,743	\$588,681 77
Deduct amount re-insured.....	11,285,913	71,916 59
Net amount in force December 31st, 1899.....	<u>\$56,642,830</u>	<u>\$461,765 18</u>



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$27,120,886	\$279,112 54	1-2	\$139,556 29
1888	Two years,	395,381	2,073 52	1-4	514 34
1889		292,436	1,500 00	3-4	1,125 00
1887	Three years,	7,332,401	41,920 21	1-6	6,966 70
1888		9,574,498	54,224 31	1-2	29,112 15
1889	Four years,	8,408,019	59,132 42	5-6	49,277 00
1886		7,859	142 46	1-4	17 80
1887	Five years,	56,342	208 82	3-8	78 30
1888		52,475	354 21	5-8	240 10
1889	Six years,	27,600	426 08	7-8	372 82
1885		327,074	1,088 31	1-10	108 83
1886	Seven years,	641,462	4,231 04	3-10	1,269 30
1887		1,130,731	5,810 00	1-2	2,905 00
1888	Eight years,	682,982	6,581 53	7-10	4,607 05
1889		102,385	979 69	9-10	881 78
Totals		\$56,642,830	\$461,765 18		\$237,061 45

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$8,129,622
Total amount of cash dividends declared since the company commenced business	2,873,500
Total amount of the company's stock owned by the directors at par value	50,325
Total amount loaned to officers and directors	1,000
Losses paid from organization to date	4,006,350
Losses incurred during the year, fire	288,550

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	\$862,233 00
Premiums received	11,181 54
Losses paid	4,157 30
Total losses incurred during the year in the State of Michigan	4,807 37

## NIAGARA FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 135 AND 137, BROADWAY, NEW YORK CITY.

(Incorporated July, 1850; commenced business, August, 1850.)

PETER NOTMAN, President. - - - - - WEST POLLOCK, Secretary.

Attorney for Michigan, E. R. MERRIFIELD, of Lansing.

## CAPITAL.

Capital stock paid.....\$500,000.

## ASSETS.

Real estate	\$521,812 59
Loans on bond and mortgage of real estate (first liens)	46,050 00
Interest accrued on said mortgage loans	1,356 50
Value of lands mortgaged	\$86,750 00
Buildings (insured for \$70,750)	70,750 00
Total value of mortgaged premises	\$107,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States 6 per cent currency, registered.....	\$30,000 00	\$38,100 00	
United States 4 per cent currency, registered.....	565,000 00	716,187 50	
Jersey City 7 per cent.....	13,000 00	17,550 00	
Jersey City 6 per cent water.....	6,000 00	6,860 00	
Jersey City 6 per cent tax.....	28,000 00	32,200 00	
Jersey City 7 per cent improvement.....	3,000 00	3,900 00	
New York, Chicago & St. Louis Railway 4 per cent.....	56,000 00	52,640 00	
Albany & Susquehanna Railway, 1st Mtg. Cons. 7 per cent.....	30,000 00	39,900 00	
Lake Erie & Western Railway 5 per cent.....	50,000 00	57,500 00	
Chicago, Milwaukee & St. Paul Railway 6 per cent.....	50,000 00	59,000 00	
Fremont, Elkhorn & Missouri Valley Railway 6 per cent.....	40,000 00	49,600 00	
James River Railway 6 per cent.....	25,000 00	27,000 00	
New York Elevated Railway Company, 1st Mtg. 7 per cent.....	20,000 00	23,600 00	
Kings County Elevated Railway Co., 1st Mtg. 5 per cent.....	20,000 00	21,200 00	
Morris & Essex Railway Company 7 per cent.....	21,000 00	29,400 00	
Chateaugay Ore & Iron Company 6 per cent.....	25,000 00	27,500 00	
Kansas City water 6 per cent.....	10,000 00	10,000 00	
St. Paul (Minn.) Gas-Light Company 6 per cent.....	15,000 00	16,200 00	
Town of Lake (Ill.) Gas Company 6 per cent.....	20,000 00	20,600 00	
<b>STOCKS—</b>			
Toledo & Ohio Central Railway Company.....	6,250 00	4,687 50	
Long Island Railway Company.....	50,000 00	45,000 00	
National Railway Company of Chicago.....	10,000 00	11,000 00	
American Exchange National Bank.....	35,100 00	57,564 00	
Western National Bank.....	10,000 00	9,900 00	
Delaware & Hudson Canal Company.....	26,000 00	38,230 00	
American Loan & Trust Company.....	20,000 00	24,000 00	
<b>Totals (carried out at market value).....</b>	<b>\$1,184,350 00</b>	<b>\$1,438,659 00</b>	<b>\$1,438,659 00</b>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$29,073.00.....	19,600 00
Cash in company's principal office, \$57,201.98; cash in bank, \$131,644.00.....	188,845 98
Interest due and accrued on stocks, not included in "market value".....	8,796 60
Interest due and accrued on collateral loans.....	463 65
Gross premiums in due course of collection.....	253,911 92
Interest not otherwise entered.....	305 78
Rents due and accrued.....	6,098 75
Due from other companies for re-insurance on losses already paid.....	4,753 25
<b>Aggregate amount of the assets of the company.....</b>	<b>\$2,490,654 02</b>
Deduct special deposits in other States.....	50,000 00
<b>Total admitted assets.....</b>	<b>\$2,440,654 02</b>

## LIABILITIES.

Amount of unpaid losses (of which \$31,535.81 are resisted).....	\$238,433 18
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$619,239 28
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	672,029 40
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks, entire deposit or premium taken.....	14,726 72
<b>Amount of reserve on all outstanding risks.....</b>	<b>1,305,995 40</b>
Cash dividends declared, due or to become due.....	663 50
Commissions and brokerage.....	43,423 23
Miscellaneous items, and reserve for contingent emergencies.....	20,000 00
<b>Aggregate.....</b>	<b>\$1,608,515 31</b>
Deduct liabilities on special deposits.....	24,759 09
<b>Net liabilities (except capital stock).....</b>	<b>\$1,583,756 22</b>
<b>Surplus as regards policy-holders.....</b>	<b>\$856,897 80</b>
Capital stock.....	500,000 00
<b>Surplus over capital.....</b>	<b>\$356,897 80</b>

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$2,046,506 92	\$19,811 21
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	456,781 06	3,863 44
	\$1,589,726 86	\$16,147 77
Net amount of cash actually received for premiums.....		\$1,605,873 63
Interest received on bonds and mortgages.....		2,654 67
Interest and dividends received on bonds and stocks, and from all other sources.....		64,406 43
Income from all other sources, viz.: Rents.....		18,392 48
Aggregate cash income.....		\$1,691,327 21

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$1,108,596 84	\$7,610 87
Deduct amounts actually received for salvages and re-insurance.....	145,208 59	2,750 00
	\$963,388 25	\$4,860 87
Net amount paid on losses.....		\$963,494 12
Cash dividends actually paid.....		49,992 50
Paid or allowed during the year for commissions and brokerage.....		278,771 21
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		124,850 00
Paid State, national and local taxes, in this and other States.....		38,134 54
All other payments, viz.: Rents and miscellaneous expenses.....		177,587 25
Aggregate cash expenditures.....		\$1,632,829 62

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31, 1888.....		\$311,784,388	\$2,724,840 65	\$487,455	\$12,668 94
Written or renewed during the year.....		286,523,692	2,125,590 82	523,500	19,008 17
Total.....		\$598,308,075	\$4,850,431 27	\$1,010,955	\$31,762 11
Deduct expirations.....		215,154,850	1,979,968 45	433,340	14,836 24
In force at the end of the year.....		\$383,153,225	\$2,870,442 82	\$577,615	\$16,925 87
Deduct amount re-insured.....		85,287,441	296,590 39	84,222	2,199 15
Net amount in force December 31, 1889.....		\$297,865,784	\$2,573,862 43	\$493,393	\$14,726 72

## SCHEDULE OF FIRE RISKS AND UNEARNED PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$118,670,642	\$1,288,478 57	1-2	\$619,239 28
1888.....	Two years, {	1,272,368	5,863 68	1-4	1,470 92
1889.....	Two years, {	800,431	6,404 87	3-4	4,908 65
1887.....	Three years, {	45,147,906	289,713 34	1-6	48,285 55
1888.....	Three years, {	39,442,044	264,700 48	1-2	182,350 24
1889.....	Three years, {	46,912,506	307,357 39	5-6	256,131 16
1886.....	Four years, {	665,852	8,263 81	1-8	1,062 98
1887.....	Four years, {	853,770	7,548 55	3-8	2,830 70
1888.....	Four years, {	787,983	5,906 58	5-8	3,316 61
1889.....	Four years, {	714,138	6,642 49	7-8	5,812 17
1885.....	Five years, {	7,852,396	82,067 81	1-10	8,208 78
1886.....	Five years, {	11,298,539	92,139 77	3-10	27,641 98
1887.....	Five years, {	9,349,397	98,664 01	1-2	46,832 00
1888.....	Five years, {	6,678,082	78,965 86	7-10	55,269 10
1889.....	Five years, {	7,429,810	86,715 13	9-10	78,048 61
Totals.....		\$297,865,784	\$2,573,862 43		\$1,291,268 68

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$27,201,901
Total amount of cash dividends declared since the company commenced business.....	2,084,000
Total amount of the company's stock owned by the directors at par value.....	212,400
Losses paid from organization to date.....	18,985,698
Losses incurred during the year, fire, marine, and inland.....	1,008,379
Loaned to stockholders not officers.....	16,200
Amount deposited in different States and countries for the security of all the company's policy-holders.....	250,000

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Georgia.....	\$25,000 00	\$12,164 85
Virginia.....	25,000 00	12,594 74
Totals.....	\$50,000	\$24,759 09

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$3,722,274 00
Losses paid.....	71,486 01
Total losses incurred during the year in the State of Michigan.....	\$7,885 87
	\$7,700 11

## NORTH AMERICAN INSURANCE COMPANY.

## MASSACHUSETTS.

HOME OFFICE, No. 59, KILBY STREET, BOSTON.

(Incorporated December, 1872; commenced business January 1, 1873.)

SILAS PEIRCE, *President*. - - - - - CHARLES E. MACULLAR, *Secretary*.

Attorney for Michigan, EBER WARD, of Detroit.

## CAPITAL.

Capital stock paid..... \$200,000

## ASSETS.

Real estate (less \$3,000.00, the amount of incumbrances thereon).....	\$44,100 00
Loans on bond and mortgage of real estate (first liens).....	70,850 00
Interest accrued on said mortgage loans.....	1,199 28
Value of lands mortgaged.....	\$40,300 00
Buildings (insured for \$93,000).....	97,000 00
Total value of mortgaged premises.....	\$137,300 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
United States 4 per cent registered.....	\$25,000 00	\$31,987 50
Chicago, Milwaukee & St. Paul Railroad Co. 7 per cent.....	5,000 00	6,400 00
Chicago, Burlington & Quincy Railroad Co. 4 per cent.....	5,000 00	4,543 75
Chicago, Burlington & Quincy Railroad Co. 7 per cent.....	4,000 00	4,480 00
Northern Pacific Railroad Co. 6 per cent.....	5,000 00	5,700 00
Union Pacific Railroad Co. 5 per cent.....	6,000 00	5,700 00
Oregon Railway & Navigation Co. 6 per cent.....	12,000 00	13,650 00
Kansas City, Memphis & Birmingham Railroad Co. 5 per cent.....	5,000 00	4,982 50
Consolidated Railroad Co. of Vermont 5 per cent.....	5,000 00	4,375 00

## BOSTON NATIONAL BANK STOCKS—

	Par Value.	Market Value.
Boston.....	\$12,800 00	\$16,836 00
City.....	5,000 00	4,750 00
Eliot.....	10,000 00	13,225 00
Exchange.....	1,700 00	2,187 75
Globe.....	9,500 00	9,523 75
Hide and Leather.....	2,900 00	3,541 62
Merchants'.....	15,000 00	22,162 50
Old Boston.....	14,300 00	16,391 37
Shoe & Leather.....	5,000 00	4,712 50
State.....	10,000 00	12,500 00
Suffolk.....	10,000 00	11,625 00

Totals (carried out at market value).....	\$169,200 00	\$198,904 24	\$198,904 24
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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$3,447.50.....

Cash in company's principal office, \$2,866.45; cash in bank, \$11,258.37.....	2,300 00	14,124 82
Interest due and accrued on stocks, not included in "market value".....	1,641 67	
Interest due and accrued on collateral loans.....	43 33	
Gross premiums in due course of collection.....	21,052 03	
Rents due and accrued.....	224 05	

Aggregate amount of all the available assets of the company.....	\$354,429 42
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## LIABILITIES.

Amount of unpaid losses.....	\$22,829 34
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$67,848 86
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	58,432 71

Amount of reserve on all outstanding risks.....	126,281 57
Due and accrued for salaries, rent, advertising, or agency expenses.....	500 00
Commissions and brokerage.....	2,826 42
Return premiums.....	881 28

Aggregate liabilities (except capital stock).....	\$153,318 61
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Surplus as regards policy-holders.....	\$201,110 81
Capital stock.....	200,000 00
Surplus over capital.....	\$1,110 81

## INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums.....	\$220,171 89
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	57,056 98

Net amount of cash actually received for premiums.....	\$163,114 91
Interest received on bonds and mortgages.....	3,343 32
Interest and dividends received on bonds and stocks, and from all other sources.....	10,550 78
Income from all other sources, viz.: Rents.....	1,316 04
Return of bank tax.....	1,570 35

Aggregate cash income.....	\$179,895 40
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## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$167,234 81
Deduct amounts actually received for salvages, \$6,191.70; re-insurance, \$13,651.62.....	19,848 32

Net amount paid on losses (of which \$19,320.81 belonged to prior years).....	\$147,391 49
Cash dividends actually paid.....	12,064 00
Paid or allowed during the year for commissions and brokerage.....	22,004 03
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	13,037 80
Paid State, national, and local taxes in this and other States.....	5,972 99
All other payments, viz.: Rent and miscellaneous expenses.....	20,716 95
Aggregate cash expenditures.....	<u>\$221,187 26</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$21,356,267	\$228,086 71
Written during the year.....	22,510,448	219,463 92
Total.....	<u>\$43,866,710</u>	<u>\$447,550 63</u>
Deduct expirations.....	19,223,893	187,318 86
In force at the end of the year.....	\$24,643,318	\$260,186 94
Deduct amount re-insured.....	2,293,504	27,884 62
Net amount in force December 31st, 1889.....	<u>\$22,350,724</u>	<u>\$232,302 32</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$11,932,880	\$135,697 72	1-2	\$67,848 86
1888.....	Two years, {	94,804	547 75	1-4	136 98
1889.....		142,985	1,242 68	3-4	982 01
1887.....	Three years, {	743,178	7,749 41	1-6	1,291 56
1888.....		1,162,064	10,702 18	1-2	5,851 08
1889.....		1,265,321	11,940 75	5-6	9,950 63
1886.....		21,550	302 92	1-8	37 96
1887.....	Four years, {	21,562	142 55	3-8	53 46
1888.....		62,512	798 21	5-8	498 87
1889.....		114,900	1,293 32	7-8	1,131 66
1885.....		553,127	5,307 18	1-10	536 71
1886.....	Five years, {	692,066	6,301 26	3-10	1,890 36
1887.....		1,249,124	11,007 23	1-2	5,503 61
1888.....		2,338,323	20,851 42	7-10	14,595 99
1889.....		1,947,028	18,357 74	9-10	16,521 97
Totals.....		<u>\$22,350,724</u>	<u>\$232,302 32</u>		<u>\$126,281 57</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,585,984
Total amount of cash dividends declared since the company commenced business.....	284,000
Total amount of the company's stock owned by the directors at par value.....	13,500
Losses paid from organization to date.....	686,273
Losses incurred during the year, fire.....	173,784
Loaned to stockholders not officers.....	1,300

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
<i>Fire risks taken</i> .....	\$235,784 00
<i>Premiums received</i> .....	2,680 92
<i>Losses paid</i> .....	2,601 49
<i>Total losses incurred during the year in the State of Michigan</i> .....	<u>1,118 99</u>

## NORTHWESTERN NATIONAL INSURANCE COMPANY.

WISCONSIN.

HOME OFFICE, MILWAUKEE.

(Incorporated February 20, 1889; commenced business July 1, 1889.)

ALFRED JAMES, *President.*JOHN L. MITCHELL, *Secretary*

Attorney for Michigan, J. S. VERNOR, of Detroit.

## CAPITAL.

Capital stock paid.....\$600,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$370,000 00
Interest accrued on said mortgage loans.....	3,573 33
Value of lands mortgaged.....	\$261,975
Buildings (insured for \$275,450).....	581,400
Total value of mortgaged premises.....	\$1,193,375

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States.....	\$300,000 00	\$380,780 00	
C. M. & St. Paul R'y.....	165,000 00	209,550 00	
Milwaukee, Lake Shore & Western R'y.....	50,000 00	61,500 00	
Milwaukee & Northern R'y.....	50,000 00	53,500 00	
Milwaukee City.....	125,000 00	128,920 00	
Milwaukee County.....	72,000 00	73,920 00	
Totals (carried out at market value).....	\$763,000 00	\$908,170 00	908,170 00

Cash in company's principal office, \$95.72; cash in bank, \$169,458.82.....	169,554 54
Interest accrued on bond, not included in "market value".....	1,649 67
Gross premiums in due course of collection.....	44,075 88
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	6,625 66
Board of trade certificates.....	1,150 00

Aggregate amount of all the available assets of the company.....	\$1,504,799 08
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## LIABILITIES.

Amount of unpaid losses (of which \$1,000.00 are resisted).....	\$43,210 80
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$154,624 81
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	345,606 44
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	7,449 18
Amount of reserve on all outstanding risks.....	507,680 43
Commissions and brokerage.....	11,018 97
Return premiums.....	2,410 96

Aggregate liabilities (except capital stock).....	\$564,321 16
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Surplus as regards policy-holders.....	\$940,477 92
Capital stock.....	600,000 00
Surplus over capital.....	\$340,477 92

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount of cash received for premiums.....	\$618,778 88	\$3,111 58
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	68,323 89	1,195 28
	<u>\$550,452 99</u>	<u>\$1,916 30</u>
Net amount of cash actually received for premiums.....		\$552,369 29
Interest received on bonds and mortgages.....		23,359 08
Interest and dividends received on bonds and stocks, and from all other sources.....		41,800 33
Bills and notes received during the year for premiums remaining unpaid (carried inside).....		\$6,625 66
Aggregate cash income.....		<u>\$617,528 70</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$301,894 61	\$3,280 62
Deduct amounts actually received for salvages, \$2,886.27; re-insurance, \$3,330.14.....	6,207 97	8 44
	<u>\$295,686 64</u>	<u>\$3,272 18</u>
Net amount paid on losses (of which \$33,473.54 belonged to prior years)...		\$296,958 82
Cash dividends actually paid.....		66,000 00
Paid or allowed during the year for commissions and brokerage.....		104,925 32
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		54,398 47
Paid State, national, and local taxes, in this and other States.....		13,693 50
All other payments, viz.: General expenses.....		40,042 29
Aggregate cash expenditures.....		<u>\$578,018 40</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$74,811,927	\$910,649 20		
Written during the year.....	52,895,798	606,788 21	\$1,088,686	\$9,787 74
Total.....	\$127,207,720	\$1,517,887 41	\$1,088,686	\$9,787 74
Deduct expirations.....	46,156,081	584,948 48	976,886	2,288 56
In force at the end of the year.....	\$81,051,689	\$962,438 93		\$7,449 18
Deduct amount re-insured.....	789,079	10,675 88	\$82,250	
Net amount in force December 31st, 1889.....	\$80,262,610	\$971,768 05	\$82,250	\$7,449 18

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premi- ums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$25,508,981	\$309,249 63	1-2	\$154,624 81
1887.....	Three years, {	11,189,081	123,928 55	1-6	20,658 92
1888.....		11,842,955	129,789 84	1-2	64,969 67
1889.....		12,973,313	143,199 86	5-6	119,338 20
1885.....	Five years, {	3,186,460	43,721 08	1-10	4,372 09
1886.....		3,277,872	49,544 88	9-10	14,863 46
1887.....		4,066,510	56,742 48	1-2	28,371 24
1888.....		4,019,330	54,675 81	7-10	38,273 05
1889.....		4,405,208	60,966 47	9-10	54,869 81
Totals.....		<u>\$80,262,610</u>	<u>\$971,768 05</u>		<u>\$500,281 25</u>



## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$8,262,560
Total amount of <i>cash</i> dividends declared since the company commenced business.....	861,000
Total amount of the company's stock owned by directors at par value.....	808,000
Losses paid from organization to date.....	4,447,474
Dividends declared payable in <i>stock</i> from organization.....	174,000
Losses incurred during the year, fire, marine and inland.....	309,167

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$8,166,925 00
Losses paid.....	84,984 20
Total losses incurred during the year in the State of Michigan.....	12,848 19
	17,385 49

## OHIO INSURANCE COMPANY.

OHIO.

HOME OFFICE, DAYTON.

(Incorporated February, 1885; commenced business March 1, 1885.)

J. A. WALTERS, *President.* - - - - - JOHN N. BELL, *Secretary.*

Attorney for Michigan, AUGUST KUENZEL, of Detroit.

## CAPITAL.

Capital stock paid.....\$150,000

## ASSETS.

Real estate.....	\$22,100 00
Loans on bond and mortgage of real estate (first liens).....	93,150 00
Interest due and accrued on said mortgage loans.....	2,134 90
Value of lands mortgaged.....	\$293,000 00
Buildings (insured for \$62,300).....	62,300 00
Total value of mortgaged premises.....	\$355,300 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
Union City, Ind., city.....	\$3,500 00	\$3,570 00	
Versailles, O., school.....	6,000 00	7,200 00	
Ada, O., school.....	10,000 00	11,800 00	
Bucyrus, O., improvement.....	25,000 00	26,250 00	
STOCKS—			
Third National Bank, Dayton, O.....	3,000 00	5,700 00	
Dayton National Bank, Dayton, O.....	500 00	900 00	
Totals (carried out at market value).....	\$48,000 00	\$55,420 00	55,420 00

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$16,850.....	7,800 00
Cash in company's principal office, \$1,548.71; cash in bank, \$8,409.00.....	9,957 71
Interest due and accrued on stocks, not included in "market value".....	919 58
Interest due and accrued on collateral loans.....	268 21
Net premiums in due course of collection.....	17,615 48

Bills receivable, <i>not matured</i> , taken for fire risks.....	\$537 64
Rents due and accrued.....	93 70
Due from other companies for re-insurance.....	129 15

Aggregate amount of all the available assets of the company..... \$210,126 37

## LIABILITIES.

Amount of unpaid losses (of which \$1,350.00 are resisted) .....	\$2,186 40
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$13,488 09
Re-insurance reserve, <i>pro rata</i> on fire risks running more than one year....	18,261 02

Amount of reserve on all outstanding risks.....	31,749 11
Taxes, \$1,414.88; insurance companies, \$3.74.....	1,418 62

Aggregate liabilities (except capital stock)..... \$35,354 13

Surplus as regards policy-holders.....	\$174,772 24
Capital stock.....	150,000 00
Surplus over capital.....	<u>\$24,772 24</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$68,006 54	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	11,506 85	
Net amount of cash actually received for premiums.....		\$57,100 19
Interest received on bonds and mortgages.....		7,746 46
Interest and dividends received on bonds and stocks, and from all other sources.....		3,231 20
Income from all other sources, viz.: Rents.....		941 36
Aggregate cash income.....		<u>\$69,019 21</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$41,473 21	
Deduct amounts actually received for salvages and re-insurance.....	1,854 61	
Net amount paid on losses (of which \$3,731.51 belonged to prior years)...		\$39,618 60
Cash dividends actually paid.....		9,000 00
Paid or allowed during the year for commissions and brokerage.....		10,833 33
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		5,178 00
Paid State, national, and local taxes, in this and other States.....		4,142 71
All other payments, viz.: Rents and general expenses.....		8,548 77
Aggregate cash expenditures.....		<u>\$77,321 41</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$1,552,620	\$56,491 84
Written during the year.....		5,488,282	69,111 28
Total.....		\$7,040,902	\$125,603 07
Deduct expirations.....		4,772,339	59,630 15
In force at the end of the year.....		\$2,268,513	\$65,972 92
Deduct amount re-insured.....		399,589	5,406 86
Net amount in force December 31st, 1889.....		<u>\$1,868,924</u>	<u>\$60,566 06</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$888,190	\$26,976 18	1-2	\$13,488 09
1887.....	Three years, {	197,904	5,808 15	1-6	984 67
1888.....		235,767	7,771 43	1-2	3,885 71
1889.....		815,056	8,615 33	5-6	7,179 45
1885.....		38,447	1,981 89	1-10	198 19
1886.....	Five years, {	30,910	1,830 80	3-10	549 24
1887.....		55,785	2,060 34	1-2	1,030 17
1888.....		61,987	2,421 72	7-10	1,695 19
1889.....		94,928	3,098 22	9-10	2,788 40
Totals.....		\$1,868,924	\$60,564 06		\$31,749 11

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,592,487
Total amount of cash dividends declared since the company commenced business.....	126,250
Total amount of the company's stock owned by the directors at par value.....	30,990
Total amount loaned to officers and directors.....	8,000
Losses paid from organization to date.....	796,725
Dividends declared payable in stock from organization.....	86,000
Losses incurred during the year, fire.....	33,740
Loaned to stockholders not officers.....	1,580

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$1,007,751 00
Losses paid.....	12,212 62
Total losses incurred during the year in the State of Michigan.....	5,524 10
	6,194 25

## OHIO FARMERS' INSURANCE COMPANY.

OHIO.

HOME OFFICE, LE ROY.

(Incorporated February 8, 1848; commenced business July 8, 1848.)

JAMES C. JOHNSON, *President.* - - - - - A. H. HAWLEY, *Secretary.*  
 Attorney for Michigan, EDWARD A. HOUGH, of Jackson.

## CAPITAL.

Cash assets treated as capital under Act No. 36, Laws of 1883.....\$200,000

## ASSETS.

Real estate.....	\$22,069 37
Loans on bond and mortgage of real estate (first liens), of which \$18,200 is in process of foreclosure.....	894,247 40
Interest on said mortgage loans.....	53,564 30

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
Ashland Village.....	\$13,800 00	\$13,500 00	
Ashland College.....	2,000 00	2,000 00	
Chardon Hall.....	250 00	250 00	
Fostoria Cemetery.....	3,000 00	3,000 00	
Summit County Agricultural Society.....	6,000 00	6,000 00	
Sharon Township School.....	645 00	645 00	
Finlay School.....	1,500 00	1,500 00	
Westfield Turnpike.....	1,088 84	1,088 84	
Leavenworth City.....	200 00	200 00	
McComb School.....	12,000 00	12,000 00	
Plattsmouth City.....	39,500 00	39,500 00	
David City.....	22,000 00	22,000 00	
Des Moines City certificates.....	11,772 39	11,772 39	
Totals (carried out at market value).....	\$113,736 23	\$113,736 23	\$113,736 23

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$49,500.....	28,920 00
Cash in company's principal office, \$30,493.76; cash in bank, \$193,992.46.....	224,486 22
Interest due and accrued on stocks, not included in "market value".....	2,562 22
Interest due and accrued on collateral loans.....	1,250 71
Net premiums in due course of collection.....	220,152 16

Aggregate amount of all the available assets of the company..... \$1,561,008 61

## LIABILITIES.

Amount of unpaid losses.....	\$19,413 27
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$22,921 40
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	1,113,257 01
Amount of reserve on all outstanding risks.....	1,136,158 41
Aggregate liabilities (except capital stock).....	<u>\$1,155,571 68</u>
Surplus as regards policy-holders.....	\$405,436 93
Cash assets treated as capital.....	200,000 00
Surplus over cash assets treated as capital.....	<u>\$205,436 93</u>

## INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums.....	\$737,097 21
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	41,231 48
Net amount of cash actually received for premiums.....	\$695,865 73
Interest received on bonds and mortgages.....	57,491 71
Interest and dividends received on bonds and stocks, and from all other sources.....	8,742 48
Aggregate cash income.....	<u>\$762,099 92</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses.....	\$473,614 85
Paid or allowed during the year for commissions and brokerage.....	116,037 41
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	27,894 20
Paid State, national, and local taxes, in this and other States.....	23,262 31
All other payments and expenditures.....	37,005 10
Aggregate cash expenditures.....	<u>\$677,813 87</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$280,594.795	\$1,977,005 06
Written during the year.....		82,570,565	757,097 21
Total.....		\$318,165,390	\$2,714,102 87
Deduct expirations.....		64,540,365	506,987 76
Net amount in force December 31st, 1889.....		\$248,625,025	\$2,207,115 11

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$14,815,400	\$44,842 80	1-2	\$22,921 40
1888.....	Two years,.....	2,801,010	8,400 20	1-4	2,100 05
1889.....		2,999,800	14,306 76	3-4	10,780 06
1887.....	Three years,.....	18,483,670	128,123 00	1-6	20,520 50
1888.....		18,496,400	128,700 90	1-2	64,850 45
1889.....	Four years,.....	24,423,200	148,853 80	5-6	119,877 75
1886.....		2,487,590	20,084 00	1-8	2,504 25
1887.....	Five years,.....	2,700,110	17,154 98	3-8	6,488 10
1888.....		2,238,235	19,680 00	5-8	12,300 00
1889.....		1,895,400	14,554 68	7-8	12,785 35
1885.....		32,555,650	814,077 00	1-10	31,407 70
1886.....		31,981,965	826,087 38	8-10	97,826 80
1887.....		29,081,100	820,801 20	1-2	160,150 60
1888.....		32,607,050	842,715 57	7-10	239,900 90
1889.....		31,448,705	369,333 44	9-10	592,400 10
Totals.....		\$248,625,025	\$2,207,115 11		\$1,196,158 41

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$7,393,539
Losses paid from organization to date.....	4,856,631
Losses incurred during the year, fire.....	466,319

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$14,805,887 00
Premiums received.....	119,704 88
Losses paid.....	57,125 65
Total losses incurred during the year in the State of Michigan.....	57,125 65

## ORIENT INSURANCE COMPANY.

## CONNECTICUT.

## HOME OFFICE, HARTFORD.

(Incorporated June, 1867; commenced business January, 1872.)

CHAS. B. WHITING, *President.* - - - - - JAMES U. TAINTOR, *Secretary.*

Attorneys for Michigan, PELTIER AND BELANGER, of Detroit.

## CAPITAL.

Capital stock paid.....\$1,000,000

## ASSETS.

Real estate.....	\$16,408 68
Loans on bond and mortgage of real estate (first lien).....	235,832 00
Interest due \$3,406.50 and accrued, \$1,894.83 on said mortgage loans; total.....	5,301 33
Total value of mortgaged premises, buildings (insured for \$135,380).....	\$300,962 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks—	Par Value.	Market Value.
American National Bank, Hartford.....	\$25,200 00	\$36,288 00
Aetna National Bank, Hartford.....	12,200 00	18,604 00
Charter Oak National Bank, Hartford.....	15,000 00	14,170 00
Farmers and Mechanics' National Bank, Hartford.....	10,000 00	11,200 00
Mercantile National Bank, Hartford.....	15,200 00	15,984 00
Phoenix National Bank, Hartford.....	6,300 00	7,574 00
Exchange National Bank, Hartford.....	9,900 00	12,276 00
City National Bank, Hartford.....	11,800 00	12,430 00
First National Bank, Hartford.....	7,100 00	7,810 00
Hartford National Bank, Hartford.....	100,000 00	157,000 00
Conn. Trust and Safe Deposit Co., Hartford.....	10,000 00	15,000 00
Thames National Bank, Norwich.....	20,000 00	29,200 00
First National Bank, Norwich.....	10,000 00	11,500 00
Rockville National Bank, Rockville.....	800 00	780 00
Metropolitan National Bank, New York.....	7,500 00	750 00
Mechanics' National Bank, New York.....	7,550 00	16,610 00
Holland Trust Co., New York.....	5,000 00	11,250 00
N. Y., N. H. & Hartford R. R. Co.....	40,000 00	95,000 00
Naugatuck R. R. Co.....	3,000 00	7,500 00
Housatonic R. R. Co. (preferred).....	10,000 00	4,700 00
N. Y. C. & H. R. R. Co.....	20,000 00	21,600 00
Union Pacific R. R. Co.....	5,000 00	8,400 00
Central Pacific R. R. Co.....	10,000 00	8,400 00
Cleveland & Pittsburgh R. R. Co.....	20,000 00	81,600 00
C. B. & Quincy R. R. Co.....	11,000 00	11,770 00
Chicago, Burlington & Northern R. R. Co.....	900 00	369 00
Bonds—		
Georgia State.....	25,000 00	29,500 00
Vermont Valley R. R. Co.....	25,000 00	23,750 00
Pittsburgh, Cleveland & Toledo R. R. Co., guaranteed.....	10,000 00	11,000 00
Kansas Pacific (1st consolidated) R. R. Co., guaranteed.....	10,000 00	11,475 00
C. C. Cin. & Indianapolis R. R. Co.....	25,000 00	34,000 00
C. C. Cin. & Indianapolis R. R. Co.....	10,000 00	12,300 00
Morris & Essex R. R. (1st consolidated) guaranteed.....	10,000 00	14,700 00
Chicago, M. & St. P. R. R. I. & D. Ext.....	20,000 00	25,600 00
Dayton & Michigan R. R. Co., guaranteed.....	25,000 00	27,000 00
Terre Haute & Logansport R. R. Co., guaranteed.....	10,000 00	11,000 00
Chicago, Burlington & Northern R. R. Co., guaranteed.....	1,500 00	1,500 00
Ohio & West Virginia R. R. Co., guaranteed.....	3,000 00	3,450 00
Columbus & Toledo R. R. Co., guaranteed.....	11,000 00	12,870 00
Cincinnati, Van Wert & Michigan R. R. Co.....	10,000 00	10,600 00
Missouri, Kansas & Texas R. R. Co.....	15,000 00	16,612 50
East Tenn., Virginia & Georgia R. R. Co.....	15,000 00	15,600 00
Gulf, Colorado & Santa Fe R. R. Co., guaranteed.....	10,000 00	11,600 00
Oxford & Clarksville R. R. Co., guaranteed.....	10,000 00	10,900 00
Louisville, Cincinnati & Lexington R. R. Co., guaranteed.....	10,000 00	11,400 00
Detroit, Lansing & Northern R. R. Co.....	10,000 00	11,200 00
Clarksville & North Carolina R. R. Co., guaranteed.....	10,000 00	10,900 00
Atlantic Dock Co.....	9,000 00	9,900 00
Town of Hartford, Conn.....	5,000 00	5,500 00
Town of Thomaston, Conn.....	15,000 00	15,900 00
Town of Pawtucket, R. I.....	25,000 00	30,500 00
Town of Merrill, Wis.....	4,000 00	4,280 00
City of Washington, Ind.....	5,000 00	5,250 00
City of Indianapolis, Ind.....	20,000 00	22,600 00
City of Evansville, Ind.....	15,000 00	13,500 00
City of New Brunswick, N. J.....	10,000 00	10,700 00
City of Council Bluffs, Iowa.....	5,000 00	5,750 00
City of Richmond, Va.....	24,000 00	33,600 00
City of Norfolk, Va.....	20,000 00	21,400 00
City of Sioux Falls, Dakota.....	13,000 00	14,040 00
County of Coffey, Kan.....	10,000 00	11,200 00
County of Wapello, Iowa.....	4,000 00	4,240 00
County of Lyon, Iowa.....	10,000 00	10,000 00
County of Dickinson, Kan.....	10,000 00	10,600 00
County of Finney, Kan.....	10,000 00	10,900 00
County of Kidder, Dakota.....	5,000 00	5,600 00
Mason and Tazewell District, Ill.....	25,000 00	28,250 00
Butland and Grafton District, Ill.....	9,000 00	9,450 00
First Baptist Church, Nashville, Tenn.....	19,000 00	19,950 00
Medicine Lodge Township, Barber Co., Kan.....	5,000 00	5,450 00
Bethany Township, Osborne Co., Kan.....	4,000 00	4,380 00
Buckeye Township, Ottawa Co., Kan.....	2,953 00	3,309 60
Oswego Township, Labette Co., Kan.....	5,000 00	5,100 00
Precinct of Stanton, Neb.....	8,000 00	8,240 00

## BONDS—

	Par Value.	Market Value.
Precinct of Beaver, Neb.....	\$5,000 00	\$5,150 00
School District No. 4, Salamanca, N. Y.....	10,000 00	10,700 00
Kansas School.....	14,297 00	14,868 88
Kansas School.....	12,000 00	13,200 00
Nebraska School.....	20,982 00	22,660 56
Nebraska School.....	900 00	809 00
Dakota School.....	3,500 00	3,940 00
Dakota School.....	8,500 00	9,180 00
Minnesota School.....	8,500 00	9,010 00
Wyoming Territory School.....	8,000 00	8,890 00

Totals (carried out at market value).....	\$1,048,584 00	\$1,298,110 54	\$1,298,110 54
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Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$40,209.....	20,040 00
Cash in company's principal office, \$9,463.35; cash in bank, \$70,892.72.....	80,356 07
Interest due and accrued on stocks, not included in "market value".....	23,681 39
Interest due accrued on collateral loans.....	578 30
Gross premiums in due course of collection.....	155,695 92
Rents due and accrued.....	718 10

Aggregate amount of the assets of the company.....	\$1,836,722 33
Deduct special deposits in other States.....	84,500 00

Total admitted assets.....	\$1,752,222 33
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## LIABILITIES.

Amount of unpaid losses (of which \$13,423.55 are resisted).....	\$82,620 26
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$312,965 08
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	245,314 66
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks entire deposit or premium taken.....	5,929 09

Amount of reserve on all outstanding risks.....	564,208 78
Commissions and brokerage.....	31,058 85

Aggregate.....	\$677,887 89
Deduct liability on special deposit.....	14,506 11

Net liabilities (except capital stock).....	\$663,381 78
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Surplus as regards policy-holders.....	\$1,088,840 55
Capital stock.....	1,000,000 00
Surplus over capital.....	\$88,840 55

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$1,013,260 59	\$3,584 50
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	178,674 27	799 92
	\$834,586 32	\$2,784 58

Net amount of cash actually received for premiums.....	\$837,370 90
Interest received on bonds and mortgages.....	14,372 21
Interest and dividends received on bonds and stocks, and from all other sources.....	65,207 21
Income from all other sources, viz.: Rents.....	604 56

Aggregate cash income.....	\$917,554 88
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## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$570,406 95	\$584 87
Deduct amounts actually received for salvages, \$1,778.12; re- insurance, \$44,079.54.....	45,857 66	.....
	\$524,548 29	\$584 87
Net amount paid on losses (of which \$53,551.82 belonged to prior years).....		\$525,083 16
Cash dividends actually paid.....		60,000 00
Paid or allowed during the year for commissions and brokerage.....		153,978 36
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		52,624 70
Paid State, national, and local taxes, in this and other States.....		20,549 94
All other payments, viz.: General expenses.....		71,446 84
Aggregate cash expenditures.....		\$883,683 00

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$76,574,928	\$950,841 28	.....	.....
Written or renewed during the year.....	82,831,908	1,082,488 90	\$950,540	\$7,583 58
Total.....	\$158,906,921	\$1,988,310 17	\$950,540	\$7,583 58
Deduct expirations.....	67,873,897	855,808 90	357,849	82 00
In force at the end of the year.....	\$91,583,024	\$1,127,506 27	\$592,691	\$7,451 58
Deduct amount re-insured.....	3,756,466	47,155 40	152,490	1,522 49
Net amount in force December 31st, 1889.....	\$87,776,558	\$1,080,350 87	\$440,192	\$5,929 09
In force having not more than one year to run.....	\$47,149,461	\$625,980 05	\$440,192	\$5,929 09
Having more than one and not more than three years to run.....	26,876,990	299,579 54	.....	.....
Having more than three years to run.....	13,750,117	164,841 28	.....	.....
Net amount in force December 31st, 1889.....	\$87,776,558	\$1,080,350 87	\$440,192	\$5,929 09

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$47,589,653	\$682,859 14	1-2	\$315,929 57
1888.....	Two years, {	189,669	687 60	1-4	171 90
1889.....		70,642	614 65	3-4	460 98
1887.....	Three years, {	7,861,773	84,682 60	1-6	14,113 77
1888.....		8,430,445	94,864 88	1-2	47,432 41
1889.....		9,944,451	108,729 86	5-6	90,604 22
1884.....		157,828	1,248 94	1-8	161 11
1887.....	Four years, {	214,446	1,816 54	3-8	681 20
1888.....		206,719	1,748 68	5-8	1,082 92
1889.....		200,092	1,837 75	7-8	1,604 04
1885.....		1,562,119	19,806 61	1-10	1,980 66
1886.....	Five years, {	2,232,902	27,561 33	9-10	8,263 39
1887.....		2,825,017	35,540 57	1-2	16,770 28
1888.....		3,152,217	37,759 98	7-10	26,431 95
1889.....		3,168,587	39,480 98	9-10	35,582 88
Totals.....		\$88,216,750	\$1,086,279 96		\$561,244 23

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$7,735,992
Total amount of cash dividends declared since the company commenced business.....	806,000
Total amount of the company's stock owned by the directors at par value.....	108,100
Total amount loaned to officers and directors.....	31,380
Losses paid from organization to date.....	4,685,437
Dividends declared payable in stock from organization.....	100,000
Losses incurred during the year, fire, marine, and inland.....	548,970
Loaned to stockholders not officers.....	9,360



Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>		<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....		\$55,000 00	\$7,192 87
Georgia.....		20,500 00	7,313 74
Totals.....		\$84,500 00	\$14,506 11

#### BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$2,415,128 00
Premiums received.....	24,764 19
Losses paid.....	13,764 45
Total losses incurred during the year in the State of Michigan.....	15,436 87

### PACIFIC FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 470, BROADWAY, NEW YORK CITY.

(Incorporated April 26, 1851; commenced business, April 29, 1851.)

FRANK T. STINSON, *President.* - - - - - GEORGE JEREMIAH, *Secretary.*

Attorney for Michigan, F. O. DAVENPORT, of Detroit.

#### CAPITAL.

Capital stock paid.....\$200,000

#### ASSETS.

Real estate.....	\$70,000 00
Loans on bond and mortgage of real estate (first liens).....	136,800 00
Interest due \$128.25 and accrued, \$1,407.88 on said mortgage loans; total.....	1,536 13
Value of lands mortgaged.....	\$150,400 00
Buildings (insured for \$181,200).....	202,100 00
Total value of mortgaged premises.....	\$352,500 00

#### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par Value.</i>	<i>Market Value.</i>	
United States.....	\$148,000 00	\$185,547 50	
New York City school.....	112,000 00	113,120 00	
New York City water.....	135,000 00	142,000 00	
Broadway & 7th Avenue R. R. Co's.....	10,000 00	10,500 00	
Syracuse, Binghamton & New York R. R. Co's.....	5,000 00	6,650 00	
STOCK—			
New York Central & Hudson River R. R. Co's.....	5,000 00	5,350 00	
Totals (carried out at market value).....	\$415,000 00	\$463,167 50	463,167 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$400.00.....

Cash in company's principal office, \$2,831.61; cash in bank, \$5,741.91.....	200 00
Interest due and accrued on stocks, not included in "market value".....	8,573 52
Interest due and accrued on collateral loans.....	3,334 16
	1 50

Gross premiums in due course of collection.....	\$31,135 04
Rents due and accrued.....	104 17
Aggregate amount of all the available assets of the company.....	<u>\$714,852 02</u>

## LIABILITIES.

Amount of unpaid losses (of which \$4,400.00 are resisted).....	\$26,587 94
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$92,043 53
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	77,889 75
Amount of reserve on all outstanding risks.....	170,783 28
Due and accrued for salaries, rent, advertising, or agency expenses.....	2,487 18
Commissions and brokerage.....	7,902 80
Return premiums.....	2,000 00
Aggregate liabilities (except capital stock).....	<u>\$209,761 20</u>
Surplus as regards policy-holders.....	\$505,090 82
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$305,090 82</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$284,527 72
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	46,726 38
Net amount of cash actually received for premiums.....	\$237,801 34
Interest received on bonds and mortgages.....	6,556 80
Interest and dividends received on bonds and stocks, and from all other sources.....	14,849 00
Income from all other sources, viz.: Rents.....	2,350 02
Aggregate cash income.....	<u>\$261,557 16</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$185,973 29
Deduct amounts actually received for salvages, \$1,346.08; re-insurance, \$15,385.14.....	16,981 22
Net amount paid on losses (of which \$19,317.62 belonged to prior years).....	\$169,042 07
Cash dividends actually paid.....	24,000 00
Paid or allowed during the year for commissions and brokerage.....	52,143 92
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	18,047 40
Paid State, national, and local taxes, in this and other States.....	5,656 06
All other payments, viz.: Rents, \$2,075; general expenses, \$12,558.65.....	14,633 65
Aggregate cash expenditures.....	<u>\$283,523 10</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$41,914,782	\$338,308 60
Written during the year.....	34,696,841	287,029 75
Total.....	\$76,611,623	\$625,338 35
Deduct expirations.....	38,189,150	272,304 24
In force at the end of the year.....	\$43,422,473	\$353,034 11
Deduct amount re-insured.....	2,567,665	23,567 82
Net amount in force December 31st, 1889.....	<u>\$40,854,808</u>	<u>\$329,466 29</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less	\$21,077,599	\$185,887 05	1-2	\$92,945 53
1888		48,200	321 73	1-4	80 43
1889	Two years,	226,834	1,086 86	3-4	777 65
1887		4,491,082	29,592 82	1-6	4,982 14
1888	Three years,	4,689,458	82,809 82	1-2	16,404 91
1889		6,192,347	37,543 35	5-6	31,286 12
1886		34,150	301 12	1-8	37 64
1887	Four years,	66,150	623 56	8-8	233 88
1888		58,650	557 25	5-8	348 28
1889		108,650	987 72	7-8	820 51
1885		540,280	4,850 75	1-10	465 07
1886		564,852	6,760 01	8-10	2,028 00
1887	Five years,	782,608	7,253 45	1-2	3,626 73
1888		1,082,982	11,366 40	7-10	7,956 48
1889		835,986	9,824 40	9-10	8,841 96
Totals		\$40,854,808	\$329,486 29		\$170,788 28

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$5,558,528
Total amount of cash dividends declared since the company commenced business	1,272,000
Total amount of the company's stock owned by the directors at par value	43,850
Losses paid from organization to date	2,796,109
Losses incurred during the year, fire	174,540

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$461,188 00
Losses paid	5,213 86
Total losses incurred during the year in the State of Michigan	484 05
	2,222 88

## PARK FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 156, BROADWAY, NEW YORK CITY.

(Incorporated March, 1853; commenced business March, 1853.)

WM. JAFFRAY, *President.*WM. VALENTINE, *Secretary.*

Attorney for Michigan, ALFRED H. HALL, of Detroit.

## CAPITAL.

Capital stock paid..... \$200,000

## ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States registered bonds	\$170,000 00	\$214,000 00	
Totals (carried out at market value)	\$170,000 00	\$214,000 00	\$214,000 00

Cash in bank.....	\$8,190 58
Interest due and accrued on stocks, not included in "market value".....	5,100 00
Net premiums in due course of collection.....	8,476 74

Aggregate amount of all the available assets of the company..... \$235,767 32

## LIABILITIES.

Amount of unpaid losses..... \$1,700 00

Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$16,901 80
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	8,241 85

Amount of reserve on all outstanding risks.....	25,143 65
Due and accrued for salaries, rent, advertising, or agency expenses.....	666 66

Aggregate liabilities (except capital stock)..... \$27,510 31

Surplus as regards policy-holders.....	\$208,257 01
Capital stock.....	200,000 00
Surplus over capital.....	<u>\$8,257 01</u>

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$46,900 00
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	3,158 90

Net amount of cash actually received for premiums.....	\$43,741 10
Interest and dividends received on bonds and stocks, and from all other sources.....	10,200 00

Aggregate cash income..... \$53,941 10

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$1,400 belonged to prior years)....	\$22,436 10
Paid or allowed during the year for commissions and brokerage.....	8,988 40
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	5,337 33
Paid State, national, and local taxes, in this and other States.....	252 14
Rent.....	3,800 00
All other payments, viz.: General expenses.....	2,705 86

Aggregate cash expenditures..... \$43,519 83

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....		\$8,284,772	\$49,991 51
Written during the year.....		6,708,924	46,900 00
Total.....		\$14,993,696	\$96,891 51
Deduct expirations.....		6,802,908	46,491 98
In force at the end of the year.....		\$8,185,788	\$50,399 58
Deduct amount re-insured.....		117,000	890 50
Net amount in force December 31, 1889.....		<u>\$8,068,788</u>	<u>\$50,019 08</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$4,863,781	\$33,803 61	1-2	\$16,901 80
1888	Two years,	34,100	84 37	1-4	23 59
1889		50,000	329 40	3-4	247 05
1887	Three years,	1,142,159	5,358 24	1-6	893 04
1888		1,126,235	5,629 60	1-2	2,814 80
1889		953,276	5,024 61	5-6	4,187 17
1886	Four years,	10,000	75 00	1-8	9 27
1888		500	3 75	5-8	2 35
1889		4,187	45 00	7-8	39 38
1889	Five years	1,600	36 00	9-10	25 20
Totals		\$8,185,788	\$50,399 58		\$25,143 65

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,908,998
Total amount of cash dividends declared since the company commenced business	821,000
Total amount of the company's stock owned by the directors at par value	\$4,900
Losses paid from organization to date	1,454,404
Losses incurred during the year, fire	21,036

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	\$85,491 00
Premiums received	735 08
Losses paid	None.
Total losses incurred during the year in the State of Michigan	None.

## PACKERS AND PROVISION DEALERS' INSURANCE COMPANY.

## ILLINOIS.

HOME OFFICE, No. 210, LaSALLE ST., CHICAGO.

(Incorporated December 19, 1885; commenced business January 2, 1886.)

WM. E. ROLLO, *President*. - - - - - JAMES B. TOWER, *Secretary*.

Attorney for Michigan, CHARLES L. CLARK, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$222,457 50
Interest accrued on said mortgage loans	3,777 16
Total value of mortgaged premises, buildings (insured for \$232,700)	\$612,900 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
Chicago City Railway	\$15,000 00	\$15,187 50
Chicago West Division Railway	8,500 00	8,670 00
Santa Fe Elevator & Dock Company	10,000 00	9,750 00
Chamber of Commerce Safety Vault Company	10,000 00	10,250 00
Chicago Board of Trade	3,000 00	3,075 00
STOCKS—		
Davenport & Rock Island Railway	5,000 00	5,100 00
National Railway of Illinois	5,000 00	5,650 00
West Chicago Street Railway	5,000 00	4,650 00
Totals (carried out at market value)	\$61,500 00	\$62,332 50

Cash in company's principal office, \$3,000.00; cash in bank, \$3,432.94	\$6,432 94
Interest due and accrued on stocks, not included in "market value"	1,175 00
Gross premiums in due course of collection	7,920 36

Aggregate amount of all the available assets of the company	\$304,095 46
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## LIABILITIES.

Amount of unpaid losses	\$5,062 07
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$30,228 82
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	8,719 41

Amount of reserve on all outstanding risks	28,942 73
Commissions and brokerage	2,031 87

Aggregate liabilities (except capital stock)	\$36,036 67
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Surplus as regards policy-holders	\$268,058 79
Capital stock	250,000 00
Surplus over capital	\$18,058 79

## INCOME DURING THE YEAR.

On Fire Risks.

Gross amount of cash received for premiums	\$59,598 64
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	11,945 98

Net amount of cash actually received for premiums	\$47,647 71
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Interest received on bonds and mortgages	15,789 03
Interest and dividends received on bonds and stocks, and from all other sources	

Aggregate cash income	\$63,436 74
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## EXPENDITURES DURING THE YEAR.

On Fire Risks.

Gross amount actually paid for losses	\$42,704 72
Deduct amounts actually received for salvages, \$321.31; re-insurance, \$2,667.06	3,018 87

Net amount paid on losses (of which \$3,000.00 belonged to prior years)	\$39,686 35
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Cash dividends actually paid	15,000 00
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Paid or allowed during the year for commissions and brokerage	13,123 39
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Paid State, national, and local taxes, in this and other States	4,091 11
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All other payments, viz.: Miscellaneous expenses	1,108 69
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Aggregate cash expenditures	\$73,009 54
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## MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums Thereon.
In force December 31st, 1888	\$4,338,550	\$50,547 61
Written during the year	7,284,402	68,288 68
Total	\$11,572,952	\$118,831 29
Deduct expirations	5,515,191	54,385 80
In force at the end of the year	\$6,057,761	\$59,445 99
Deduct amount re-insured	272,025	3,841 57
Net amount in force December 31st, 1889	\$5,785,736	\$55,604 42

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$4,324,227	\$40,446 64	1-2	\$20,223 32
1888.....		9,500	99 52	1-4	24 38
1889.....	Two years,.....	67,783	366 56	3-4	274 92
1887.....		210,000	2,544 14	1-6	424 02
1888.....	Three years,.....	180,750	2,457 75	1-2	1,228 87
1889.....		651,684	5,301 27	5-6	4,417 78
1886.....		64,000	720 62	1-8	90 08
1887.....	Four years,.....	25,900	178 30	3-8	66 86
1888.....		27,467	272 47	5-8	170 30
1889.....		30,750	381 99	7-8	290 49
1886.....		52,200	725 78	3-10	217 72
1887.....	Five years,.....	45,000	690 14	1-2	345 07
1888.....		56,575	767 08	7-10	536 02
1889.....		40,000	702 27	9-10	632 05
Totals.....		\$5,785,786	\$55,604 42		\$28,942 78

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$195,560
Total amount of cash dividends declared since the company commenced business.....	30,000
Total amount of the company's stock owned by the directors at par value.....	54,009
Losses paid from organization to date.....	98,351
Losses incurred during the year, fire.....	40,346

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$210,940 00
Losses paid.....	2,221 71
Total losses incurred during the year in the State of Michigan.....	888 98
	338 98

## PENNSYLVANIA FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, No. 510, WALNUT ST., PHILADELPHIA.

(Incorporated March, 1825; commenced business, April, 1825.)

JOHN DEVEREUX, *President.* - - - - - JOHN L. THOMSON, *Secretary.*

Attorney for Michigan, L. H. FOX, of Detroit.

## CAPITAL.

Capital stock paid.....\$400,000

## ASSETS.

Real estate.....	\$152,500 00
Loans on bond and mortgage of real estate (first liens).....	467,570 00
Interest accrued on said mortgage loans.....	6,811 72
Total value of mortgaged premises, buildings (insured for \$282,675).....	\$1,739,560 00





Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$607,287	\$470,925 00
Cash in company's principal office, \$1,749.72; cash in bank, \$75,463.02	77,212 74
Interest due and accrued on collateral loans	2,656 38
Net premiums in due course of collection	148,167 47
Aggregate amount of all the available assets of the company	<u>\$3,329,935 81</u>

## LIABILITIES.

Amount of unpaid losses (of which \$14,070.06 are resisted)	\$88,058 08
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$452,229 49
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	871,188 07
Amount of reserve on all outstanding risks	823,417 56
Reclaimable by insured on perpetual policies (entire deposit or premium taken)	653,356 73
Aggregate liabilities (except capital stock)	<u>\$1,564,832 37</u>

Surplus as regards policy-holders	\$1,765,108 44
Capital stock	400,000 00
Surplus over capital	<u>\$1,365,108 44</u>

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums	<i>On Fire Risks.</i> \$1,235,907 28
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	168,788 78
Net amount of cash actually received for premiums	\$1,072,173 50
Interest received on bonds and mortgages	19,409 50
Interest and dividends received on bonds and stocks, and from all other sources	119,916 29
Income from all other sources	2,885 53
Deposit premiums received for perpetual fire risks (carried inside)	\$54,206 21
Aggregate cash income	<u>\$1,214,384 82</u>

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$84,103.89 belonged to prior years)	\$583,732 80
Cash dividends actually paid	50,000 00
Paid or allowed during the year for commissions and brokerage	255,337 64
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employés	41,790 12
Paid State, national and local taxes, in this and other States	28,469 33
All other payments, viz.: Miscellaneous expenses	52,758 29
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside)	\$15,924 73
Aggregate cash expenditures	<u>\$1,012,068 18</u>

## MISCELLANEOUS.

	<i>Perpetual Risks.</i> Amount of Risks.	Total Deposits.
Perpetual risks in force December 31st, 1888	\$24,142,843	\$615,075 25
Perpetual risks written during the year	2,275,579	54,206 21
Total	\$26,418,422	\$669,281 46
Deduct those marked off as cancelled	584,637	15,924 73
In force December 31st, 1889	\$25,833,785	\$653,356 73
Losses incurred on perpetual risks during the year	\$12,538 11	
Losses paid on perpetual risks during the year	13,282 17	

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1898	.....	\$119,049,373	\$1,510,150 65
Written or renewed during the year	.....	101,063,642	1,252,147 05
Total	.....	\$220,113,015	\$2,762,297 70
Deduct expirations	.....	88,679,841	1,116,971 41
In force at the end of the year	.....	\$131,433,174	\$1,645,326 29
Deduct amount re-insured	.....	5,053,713	56,515 34
Net amount in force December 31st, 1899	.....	\$126,379,461	\$1,588,810 95

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1899	One year or less	\$70,836,029	\$904,458 99	1-2	\$452,229 49
1898		201,544	2,168 62	1-4	542 15
1899	Two years,	308,161	3,679 04	3-4	2,758 28
1897		7,989,990	106,585 76	1-6	17,765 96
1896	Three years,	8,749,101	107,868 80	1-2	53,934 40
1899		10,756,076	123,021 71	5-6	102,518 09
1896		311,785	3,614 38	1-8	451 80
1897	Four years,	355,305	3,894 71	3-8	1,490 52
1898		405,277	4,306 39	5-8	2,692 74
1899		485,120	4,494 98	7-8	3,924 36
1895		2,875,401	39,173 34	1-10	3,917 33
1896		4,133,569	53,124 57	3-10	15,987 37
1897	Five years,	4,644,759	66,572 43	1-2	33,286 21
1898		5,890,526	66,403 52	7-10	46,482 46
1899		7,117,194	80,717 48	9-10	72,645 74
1893-1899	Seven years,	672,275	10,793 69	----	5,731 08
1895-1899	Ten years,	702,350	7,980 54	----	7,139 58
Totals	.....	\$126,379,461	\$1,588,810 95	.....	\$823,417 56

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$17,639,796
Total amount of cash dividends declared since the company commenced business	2,409,000
Total amount of the company's stock owned by the directors at par value	57,409
Losses paid from organization to date	10,716,301
Losses incurred during the year, fire	580,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken	\$1,896,675 00
Premiums received	83,573 77
Losses paid	11,976 78
Total losses incurred during the year in the State of Michigan	10,682 37

## PEOPLE'S INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, No. 100, FOURTH AVENUE, PITTSBURGH.

(Incorporated March 17, 1862; commenced business June 10, 1862.)

JAMES HERDMAN, President.

WM. F. GARDNER, Secretary.

Attorney for Michigan, A. C. BURT, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate.....	\$59,850 00
Loans on bond and mortgage of real estate (first liens), of which \$1,000.00 is in process of foreclosure.....	158,459 84
Interest due \$1,464.11 and accrued, \$2,488.60 on said mortgage loans; total.....	3,952 71
Value of lands mortgaged.....	\$275,100 00
Buildings (insured for \$152,450).....	226,050 00
Total value of mortgaged premises.....	\$501,150 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
Liberty sub-school district.....	\$4,000 00	\$4,200 00	
Pittsburgh Junction Railroad.....	13,000 00	15,000 00	
STOCKS—			
Tradesmen's National Bank.....	6,500 00	16,250 00	
Third National Bank.....	2,500 00	4,100 00	
Citizens' National Bank.....	500 00	645 00	
Totals (carried out at market value).....	\$36,500 00	\$40,195 00	40,195 00
Cash in company's principal office, \$6,445.97; cash in bank, \$13,654.42....			20,100 39
Interest due and accrued on stocks, not included in "market value"....			648 00
Gross premiums in due course of collection.....			21,454 06
Rents due and accrued.....			935 00

Aggregate amount of all the available assets of the company..... \$305,595 00

## LIABILITIES.

Amount of unpaid losses (of which \$5,300.00 are resisted).....	\$28,441 75
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$78,456 95
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	26,865 48
Amount of reserve on all outstanding risks.....	99,822 43
Commissions and brokerage.....	237 10
Return premiums.....	56 13
Aggregate liabilities (except capital stock).....	<u>\$128,557 41</u>
Surplus as regards policy-holders.....	\$177,087 59
Capital stock.....	200,000 00
Impairment of capital.....	—\$22,962 41

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$223,872 98	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	42,014 82	
Net amount of cash actually received for premiums.....		\$181,858 11
Interest received on bonds and mortgages.....		10,103 97
Interest and dividends received on bonds and stocks, and from all other sources.....		3,356 27
Income from all other sources, viz.: Rents, \$4,023.00; payment on real estate, \$100.00.....		4,123 00
Aggregate cash income.....		<u>\$199,441 35</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$155,172 22
Deduct amounts actually received for salvages, \$1,962.52; re-insurance, \$7,332.01.....	9,344 53
Net amount paid on losses (of which \$15,977.06 belonged to prior years)...	\$145,827 69
Cash dividends actually paid.....	6,000 00
Paid or allowed during the year for commissions and brokerage.....	36,506 29
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	9,366 67
Paid State, national and local taxes, in this and other States.....	5,499 17
Repairs, improvements, and taxes on real estate.....	1,954 28
All other payments, viz.: Rent and miscellaneous expenses.....	10,977 22
Aggregate cash expenditures.....	\$216,131 32

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st., 1888.....	\$14,760,297	\$196,925 69
Written during the year.....	17,285,448	224,420 92
Total.....	\$32,045,740	\$424,346 61
Deduct expirations.....	16,028,941	220,107 58
In force at the end of the year.....	\$16,016,799	\$204,239 08
Deduct amount re-insured.....	644,159	8,097 13
Net amount in force December 31st., 1889.....	\$15,372,640	\$196,141 90

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less	\$10,798,200	\$146,913 90	1-2	\$78,456 95
1887.....		1,809,820	14,338 70	1-6	2,897 78
1886.....	Three years,	1,873,890	18,098 19	1-2	6,968 09
1889.....		1,887,230	20,088 72	5-6	16,722 26
1885.....	Five years,	84,400	507 45	1-10	50 74
1887.....		2,100	25 20	1-2	12 60
1886.....		17,500	305 74	7-10	214 01
Totals.....		\$15,372,640	\$196,141 90		\$99,822 43

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$2,214,489
Total amount of cash dividends declared since the company commenced business.....	256,000
Total amount of the company's stock owned by the directors at par value.....	21,250
Total amount loaned to officers and directors.....	1,900
Losses paid from organization to date.....	1,835,146
Dividends declared payable in stock from organization.....	50,000
Losses incurred during the year, fire.....	166,837
Loaned to stockholders not officers.....	3,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$834,126 40
Premiums received.....	13,702 00
Losses paid.....	8,810 45
Total losses incurred during the year in the State of Michigan.....	9,810 45

**PEOPLE'S FIRE INSURANCE COMPANY.**  
**NEW HAMPSHIRE.**

HOME OFFICE. NO. 839, ELM STREET, MANCHESTER.

(Incorporated August, 1885; commenced business November, 1885.)

J. C. MOORE, *President.*

S. B. STEARNS, *Secretary.*

Attorney for Michigan, A. A. PARKER, of Detroit.

**CAPITAL.**

Capital stock paid.....\$250,000

**ASSETS.**

Loans on bond and mortgage of real estate (first liens).....	\$198,944 00
Interest accrued on said mortgage loans.....	2,403 43

Value of lands mortgaged.....	\$308,000 00
Buildings (insured for \$152,200).....	206,244 00
<b>Total value of mortgaged premises.....</b>	<b>\$513,244 00</b>

**STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.**

BONDS—	Par Value.	Market Value.	
United States government, 4's.....	\$80,000 00	\$78,500 00	
Hillsborough County, N. H., 6's.....	2,500 00	2,750 00	
City of Manchester, N. H., 6's.....	500 00	564 25	
City of Portsmouth, N. H., 6's.....	5,000 00	5,750 00	
City of Portsmouth, N. H., 4's.....	10,000 00	10,800 00	
City of Dover, N. H., 6's.....	35,000 00	35,500 00	
Cluichester, N. H., 4's.....	1,500 00	1,590 00	
Waubunsee County, Kansas, 7's.....	5,000 00	6,000 00	
Arapahoe County, Colorado, 6's.....	3,000 00	3,090 00	
State of Illinois, drainage, 7's.....	7,000 00	8,000 00	
James River Valley Railroad (Guar. by Northern Pacific), 6's.....	10,000 00	11,000 00	
New Hampshire Trust Company, Manchester, N. H., 6's.....	25,000 00	25,000 00	
Union Mortgage & Trust Company, 7's.....	10,000 00	10,000 00	
Security Mortgage & Trust Company, Cassellton, Dak., 6's.....	5,000 00	5,000 00	
Kansas Investment Company, Topeka, Kansas, 6's.....	3,000 00	3,000 00	
Dakota Investment Company, Grand Forks, Dakota, 6½'s.....	15,000 00	15,000 00	
St. Cloud Gas & Electric Company, 7's.....	3,000 00	3,000 00	
City of Rapid City, Dakota, 7's.....	1,000 00	1,100 00	
<b>STOCKS—</b>			
Granite State Trust Company, Manchester, N. H.,.....	5,000 00	5,500 00	
Security Trust Company, Nashua, N. H.,.....	2,000 00	2,100 00	
First National Bank, Marion, Kansas.....	8,800 00	9,680 00	
Winchester, N. H., National Bank.....	1,100 00	1,100 00	
<b>Totals (carried out at market value).....</b>	<b>\$218,400 00</b>	<b>\$242,024 25</b>	<b>242,024 25</b>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$24,632.....	22,820 00
Cash in company's principal office, \$5,292.86; cash in bank, \$63,920.05.....	69,212 91
Interest due and accrued on stocks, not included in "market value".....	8,566 29
Interest due and accrued on collateral loans.....	651 00
Gross premiums in due course of collection.....	78,971 43

Aggregate amount of all the available assets of the company .....	<b>\$623,593 31</b>
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## LIABILITIES.

Amount of unpaid losses (of which \$2,400 are resisted).....		\$35,342 55
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$170,076 40	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	100,145 89	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks (entire deposit or premium taken).....	10,242 82	
Amount of reserve on all outstanding risks.....		280,465 11
Commissions and brokerage.....		14,029 16
Return premiums and expense.....		2,491 63
Aggregate liabilities (except capital stock).....		\$332,328 45
Surplus as regards policy-holders.....	\$291,264 86	
Capital stock.....	250,000 00	
Surplus over capital.....	\$41,264 86	

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	\$560,918 43	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	99,982 30	
Net amount of cash actually received for premiums.....		\$460,931 13
Interest received on bonds and mortgages.....		12,130 40
Interest and dividends received on bonds and stocks, and from all other sources.....		15,301 30
Aggregate cash income.....		\$488,362 83

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$31,349.16 belonged to prior years).....		\$276,440 16
Cash dividends actually paid.....		15,000 00
Paid or allowed during the year for commissions and brokerage.....		96,926 45
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		16,465 05
Paid State, national and local taxes, in this and other States.....		9,356 84
All other payments, viz.: Miscellaneous expenses.....		28,245 33
Aggregate cash expenditures.....		\$442,433 83

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$34,373,722	\$468,323 11		
Written or renewed during the year.....	41,783,117	577,383 95	\$405,419	\$11,179 74
Total.....	\$76,156,839	\$1,045,707 06	\$405,419	\$11,179 74
Deduct expirations.....	35,593,517	482,745 56	15,707	836 92
In force at the end of the year.....	\$40,563,322	\$562,961 50	\$389,712	\$10,242 82
Deduct amount re-insured.....	2,151,844	27,094 98		
Net amount in force December 31st, 1889.....	\$38,411,478	\$535,866 52		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1899.....	One year or less.....	\$22,359,700	\$350,395 62	1-2	\$175,197 81
1898.....	Two years, {	255,960	2,067 68	1-4	521 92
1899.....		241,994	2,309 94	3-4	1,782 46
1897.....	Three years, {	2,968,401	36,784 26	1-6	6,130 71
1898.....		3,092,607	35,868 48	1-2	17,931 74
1899.....	Four years, {	3,397,807	39,215 31	5-6	32,679 43
1896.....		553,910	5,426 48	1-8	678 31
1897.....	Five years, {	439,607	4,575 41	3-8	1,715 78
1898.....		387,104	3,907 20	5-8	2,442 00
1899.....	Six years, {	231,962	4,317 71	7-8	3,778 00
1895.....		128,172	1,311 60	1-10	131 16
1896.....	Seven years, {	589,789	6,891 36	3-10	2,067 41
1897.....		1,296,871	13,312 50	1-2	6,656 25
1898.....	Eight years, {	1,173,912	14,202 44	7-10	9,941 71
1899.....		1,296,732	15,255 53	9-10	13,739 01
Totals.....		\$38,411,478	\$535,866 52		\$275,343 70

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,561,780
Total amount of cash dividends declared since the company commenced business.....	22,500
Total amount of the company's stock owned by the directors at par value.....	88,300
Losses paid from organization to date.....	787,518
Losses incurred during the year, fire, marine and inland.....	260,434

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	<i>Fire Risks.</i>
Fire risks taken.....	\$1,127,211 91
Premiums received.....	16,068 92
Losses paid.....	8,155 60
Total losses incurred during the year in the State of Michigan.....	6,656 90

## PEOPLE'S FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 393 AND 395, CANAL ST., NEW YORK CITY.

(Incorporated 1851; commenced business April 28, 1851.)

F. V. PRICE, *President.* - - - - - A. C. MILNE, *Secretary.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid .....\$200,000

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>BONDS—</i>	<i>Par Value.</i>	<i>Market Value.</i>
United States registered.....	\$179,000 00	\$225,935 00
Union Pacific R. R. Co., sinking fund.....	16,000 00	18,560 00
International & Great Nor. R. R.....	10,000 00	7,280 00
Northern Pacific & Montana R. R.....	10,000 00	10,600 00
Canada Southern R. R.....	8,000 00	8,640 00
<i>STOCKS—</i>		
Union Pacific Railway Co.....	15,000 00	10,200 00
National Bank of Commerce.....	10,000 00	20,000 00
People's Bank.....	2,500 00	5,750 00
Second Avenue R. R. Co.....	700 00	700 00
Totals (carried out at market value).....	\$251,200 00	\$307,585 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$19,286.....	\$13,700 00
Cash in company's principal office, \$105.73; cash in bank, \$5,810.02.....	5,915 75
Interest due and accrued on stocks, not included in "market value".....	732 00
Interest due and accrued on collateral loans.....	325 69
Gross premiums in due course of collection.....	16,067 87
<b>Aggregate amount of all the available assets of the company.....</b>	<b>\$344,316 31</b>

## LIABILITIES.

Amount of unpaid losses (of which \$1,936.91 are resisted) .....	\$28,433 13
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$49,259 23
Re-insurance reserve <i>pro rata</i> on fire risks, running more than one year.....	29,251 36
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks, entire deposit or premium taken.....	10,156 23
Amount of reserve on all outstanding risks .....	88,666 82
Due and accrued for rent, or agency expenses.....	663 33
Re-insurance, \$1,123.76; taxes, \$600.00.....	1,723 76
Commissions and brokerage.....	3,663 00
Return premiums.....	1,139 79
<b>Aggregate liabilities (except capital stock).....</b>	<b>\$124,289 83</b>
Surplus as regards policy-holders.....	\$230,026 48
Capital stock.....	200,000 00
<b>Surplus over capital.....</b>	<b>\$30,026 48</b>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount of cash received for premiums.....	\$142,044 26	\$10,546 68
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	17,094 46	544 42
	\$124,949 80	\$10,002 26
Net amount of cash actually received for premiums.....		\$134,952 06
Interest and dividends received on bonds and stocks, and from all other sources.....		13,046 20
<b>Aggregate cash income.....</b>		<b>\$147,998 26</b>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$76,719 83	\$5,189 02
Deduct amounts actually received for salvage, \$1,878.64; and re-insurance \$1,774.64.....	2,508 28	1,150 00
	\$74,216 55	\$3,989 02
Net amount paid on losses (of which \$14,327.93 belonged to prior years).....		\$78,205 57
Cash dividends actually paid.....		12,000 00
Paid or allowed during the year for commissions and brokerage.....		31,332 39
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		11,574 96
Paid State, National and local taxes in this and other States.....		1,741 52
All other payments, viz.: Miscellaneous expenses.....		9,468 90
<b>Aggregate cash expenditures.....</b>		<b>\$144,323 34</b>



## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$18,372,966	\$159,738 06	\$416,255	\$10,842 28
Written during the year.....	17,194,530	189,448 65	786,387	12,060 94
Total.....	\$35,567,496	\$299,186 78	\$1,152,592	\$22,903 22
Deduct expirations.....	16,379,554	135,874 92	712,101	12,682 31
In force at the end of the year.....	\$19,193,942	163,311 81	\$440,491	\$10,222 91
Deduct amount re-insured.....	875,121	8,172 70	3,000	66 68
Net amount in force December 31, 1889.....	\$18,318,821	\$155,139 11	\$437,491	\$10,156 23

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$11,671,415	\$96,518 46	1-2	\$49,259 23
1888.....	Two years,.....	59,102	435 52	1-4	106 88
1889.....	.....	48,637	882 28	3-4	236 71
1887.....	Three years,.....	1,719,089	14,008 70	1-6	2,333 96
1888.....	.....	1,847,019	14,375 25	1-2	7,187 62
1889.....	.....	2,171,851	18,596 60	5-6	15,496 84
1887.....	.....	38,570	194 43	3-8	72 91
1888.....	Four years,.....	46,000	247 50	5-8	154 69
1889.....	.....	21,100	243 25	7-8	212 85
1886.....	.....	150,385	1,740 55	1-10	174 05
1887.....	.....	204,787	2,194 38	8-10	658 31
1888.....	Five years,.....	189,450	1,978 92	1-2	969 46
1889.....	.....	149,666	2,152 77	7-10	1,506 94
1886.....	.....	7,000	73 50	9-10	66 15
Totals.....		\$18,318,821	\$155,139 11		\$78,510 59

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,294,927
Total amount of <i>cash</i> dividends declared since the company commenced business.....	596,000
Total amount of the company's stock owned by the directors at par value.....	63,250
Losses paid from organization to date.....	1,690,661
Losses incurred during the year, fire, marine, and inland.....	90,566
Loaned to stockholders, not officers.....	13,700

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$381,671 00
Premiums received.....	3,804 59
Losses paid.....	673 73
Total losses incurred during the year in the State of Michigan.....	906 60

## PHENIX INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 16, COURT ST., BROOKLYN.

(Incorporated September 10, 1853; commenced business September 10, 1853.)

GEO. P. SHELDON, *President.* - - - - - PHILANDER SHAW, *Secretary.*

Attorney for Michigan, IRA WORCESTER, of Detroit.

## CAPITAL.

Capital stock paid.....\$1,000,000

**ASSETS.**

Real estate	\$1,715,456	66
Loans on bond and mortgage of real estate (first liens)	172,950	00
Interest accrued on said mortgage loans	3,150	80

Value of lands mortgaged.....	\$177,500
Buildings (insured for \$188,300).....	240,000
Total value of mortgaged premises.....	\$417,500

**STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.**

Bonds—	Par Value.	Market Value.
U. S. bonds, 4 per cent, registered	\$390,500 00	\$495,985 00
currency	50,000 00	62,970 00
Mississippi State warrants	20,000 00	20,000 00
Nassau Gas-Light Co., Brooklyn, certificates	17,000 00	17,170 00
People's Gas-Light Co.	10,000 00	10,100 00
Equitable Gas-Light Co., New York	10,000 00	11,000 00
certificates	39,000 00	39,975 00
Ohio Southern R. R. Co.	25,000 00	28,000 00
New York Elevated R. R. Co.	25,000 00	29,125 00
Smithtown & Port Jefferson R. R. Co.	10,000 00	11,500 00
Broadway & Seventh Avenue	15,000 00	15,750 00
N. Y., Brooklyn & Manhattan Beach R. R. Co.	90,000 00	90,900 00
Louisville & Nashville R. R. Co.	25,000 00	26,250 00
Philadelphia & Reading R. R. Co.	25,000 00	22,250 00
King's County Elevated R'y Co.	50,000 00	52,500 00
Pacific R. R. Co. of Missouri	100,000 00	99,000 00
Knoxville & Ohio Railroad Co.	25,000 00	27,500 00
Toledo & Ohio Central R. R. Co.	25,000 00	26,812 50
Chesapeake & Ohio R'y Co.	25,000 00	25,125 00
Michigan Central R. R. Co.	25,000 00	24,625 00
Chicago & Calumet Terminal R'y Co.	25,000 00	24,375 00
Atchison, Topeka & Santa Fé R. R. Co.	50,000 00	41,437 50
Calvary Cemetery, Greenpoint & Brooklyn R. R. Co.	37,000 00	41,440 00
Shenandoah Valley R. R. Co., receiver's certificates	25,000 00	25,000 00
Missoula county, M. T.	12,000 00	13,200 00
U. S. Illuminating Co.	25,000 00	25,625 00
Lake Gas Co., of Chicago	50,000 00	51,000 00
Lehigh & Wilkes Barre Coal Co.	25,000 00	29,125 00
Board of Trade, Chicago, certificate	2,700 00	2,700 00
<b>Stocks—</b>		
New York City consolidated	200,000 00	220,000 00
Brooklyn City R. R. Co., Brooklyn	18,750 00	24,375 00
Central Park, N. & E. R. R. R. Co., New York	20,000 00	28,000 00
Dry Dock, East Broadway & Battery R. R. Co.	5,000 00	6,800 00
N. Y. Central & Hudson River R. R. Co., New York	50,000 00	53,500 00
Metropolitan National Bank, N. Y.	22,500 00	3,150 00
American Exchange National Bank, N. Y.	50,000 00	82,500 00
National Shoe & Leather Bank, N. Y.	5,000 00	7,800 00
St. Nicholas Bank, N. Y.	30,000 00	39,150 00
National Bank of the Republic, N. Y.	28,600 00	51,490 00
National Bank of Commerce, N. Y.	8,700 00	17,400 00
Fourth National Bank, N. Y.	20,000 00	33,600 00
Mercantile National Bank, N. Y.	10,000 00	21,000 00
National Park Bank, N. Y.	10,000 00	26,000 00
Commercial Bank, Brooklyn	4,800 00	7,725 00
Mechanics'	10,000 00	26,000 00
National City Bank, "	4,850 00	18,600 00
Long Island Loan & Trust Co.	2,000 00	3,540 00
<b>Totals (carried out at market value)</b>	<b>\$1,998,200 00</b>	<b>\$1,995,313 00</b>
		<b>1,995,313 00</b>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$3,240	2,700	00
Cash in company's principal office, \$393.18; cash in bank, \$464,154.84	464,548	02
Interest due and accrued on stocks, not included in "market value"	6,863	31
Gross premiums in due course of collection	573,601	23
Rents due and accrued	4,714	24

Aggregate amount of all the available assets of the company .....	\$4,939,297 26
Deduct special deposits in other States .....	200,000 00
Total admitted assets.....	<u>\$4,739,297 26</u>

**LIABILITIES.**

Amount of unpaid losses (of which \$30,715.00 are resisted).....	\$176,097 65
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$1,062,434 53
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	2,118,917 46

Amount of reserve on all outstanding risks.....	\$3,176,351 99
Due and accrued for salaries, rent, advertising, or agency expenses.....	1,215 70
Commissions and brokerage.....	105,361 07
Return premiums, \$53,019.23; all other charges, \$25,330.55.....	78,349 78

Aggregate.....	\$3,537,376 19
Deduct liabilities on special deposits.....	216,487 79

Net liabilities (except capital stock).....	\$3,320,888 40
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Surplus as regards policy-holders.....	\$1,418,408 86
Capital stock.....	1,000,000 00
Surplus over capital.....	\$418,408 86

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$3,961,446 50
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	582,126 10
Net amount of cash actually received for premiums.....	\$3,429,320 40
Interest received on bonds and mortgages.....	9,868 65
Interest and dividends received on bonds and stocks, and from all other sources.....	77,033 79
Income from all other sources, viz.: Rents.....	62,757 11
Aggregate cash income.....	\$3,578,969 95

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$1,999,106 46	\$38,359 01
Deduct amounts actually received for salvages, \$61,369.12; re-insurance, \$112,248.96.....	111,522 86	62,090 22
	\$1,887,582 60	\$21,268 79
Net amount paid on losses (of which \$171,489.32 belonged to prior years).....	\$1,908,851 39	
Cash dividends actually paid.....	60,000 00	
Paid or allowed during the year for commissions and brokerage.....	700,227 59	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	298,404 52	
Paid State, national, and local taxes, in this and other States.....	58,448 21	
All other payments, viz.: Rents and miscellaneous expenses.....	344,225 19	
Aggregate cash expenditures.....	\$3,370,156 90	

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$486,549,890	\$6,697,173 31
Written or renewed during the year.....		335,653,640	3,940,864 51
Total.....		\$822,203,530	\$10,638,037 82
Deduct expirations.....		324,965,459	3,945,093 69
In force at the end of the year.....		\$497,218,061	\$6,692,923 94
Deduct amount re-insured.....		7,560,452	81,751 88
Net amount in force December 31st, 1889.....		\$489,657,609	\$6,611,177 56

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1899	One year or less	\$188,855.352	\$2,124,899 06	1-2	\$1,062,434 53
1898		1,912,450	17,401 07	1-4	4,350 87
1899	Two years,	1,447,290	17,019 54	3-4	12,764 65
1897		38,819,091	\$71,500 09	1-6	61,916 98
1898	Three years,	47,507,149	435,084 29	1-2	217,542 14
1899		51,818,772	481,058 06	5-6	400,877 55
1896		698,470	10,439 75	1-8	1,304 97
1897	Four years,	889,909	10,474 01	3-8	8,927 75
1898		1,017,855	11,638 47	5-8	7,302 15
1899		975,196	10,668 79	7-8	9,335 13
1895		88,126,228	796,567 08	1-10	79,656 70
1896		33,589,510	645,980 73	3-10	196,788 22
1897	Five years,	23,094,831	627,008 58	1-2	313,501 79
1898		32,691,243	668,291 59	7-10	464,304 11
1899		23,364,363	378,151 50	9-10	340,845 35
Totals		\$489,657,629	\$6,611,177 56		\$3,176,851 99

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$72,107,271
Total amount of cash dividends declared since the company commenced business	2,974,000
Total amount of the company's stock owned by the directors at par value	203,300
Losses paid from organization to date	37,730,622
Losses incurred during the year, fire, marine, and inland	1,875,159
Loaned to stockholders not officers	2,700

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Virginia	\$50,000 00	\$34,125 55
Georgia	25,000 00	38,282 28
Mississippi	25,000 00	102,546 98
Canada	100,000 00	46,532 98
Totals	\$200,000 00	\$316,487 79

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken	\$5,540,065 00
Premiums received	88,845 43
Losses paid	33,370 53
Total losses incurred during the year in the State of Michigan	34,127 45

## PHOENIX INSURANCE COMPANY.

## CONNECTICUT.

HOME OFFICE, No. 64, PEARL ST., HARTFORD.

(Incorporated, 1854; commenced business June, 1854.)

H. KELLOGG, *President*. - - - - - GEO. H. BURDICK, *Secretary*.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid.....\$2,000,000

## ASSETS.

Real estate.....	
Loans on bond and mortgage of real estate (first liens).....	
Interest due, \$18,155.35, and accrued, \$17,652.55 on said mortgage loans; total.....	

\$233,524 34

751,500 00

35,807 90

Value of lands mortgaged.....	\$1,068,097 00
Buildings.....	475,920 00
Total value of mortgaged premises.....	\$2,439,017 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par Value.	Market Value.
Aetna National Bank, Hartford.....	\$30,000 00	\$33,000 00
American National Bank, Hartford.....	50,000 00	70,000 00
American Loan and Trust Company, New York.....	50,000 00	61,000 00
Atlantic Trust Company, New York.....	5,000 00	20,000 00
Central Trust Company, New York.....	15,000 00	181,250 00
Charter Oak National Bank, Hartford.....	16,200 00	17,384 00
City Bank, Hartford.....	16,000 00	16,500 00
Connecticut River Bank, Hartford.....	5,000 00	5,100 00
Farmers and Mechanics' National Bank, Hartford.....	80,000 00	35,000 00
First National Bank, Wallingford.....	17,500 00	19,425 00
Franklin Trust Company, New York.....	40,000 00	72,000 00
Hartford National Bank, Hartford.....	104,000 00	163,280 00
Hartford Trust Company, Hartford.....	40,000 00	52,000 00
Holland Trust Company, New York.....	20,000 00	44,800 00
Home National Bank, Meriden.....	2,600 00	3,068 00
Imperial Bank, Toronto, Ontario.....	10,000 00	13,500 00
Metropolitan National Bank, Cincinnati.....	13,750 00	9,625 00
Mercantile Exchange National Bank, New York.....	5,400 00	6,534 00
Mercantile National Bank, Hartford.....	80,000 00	72,000 00
National Shoe and Leather Bank, New York.....	10,000 00	16,000 00
National Exchange Bank, Hartford.....	16,200 00	21,080 00
National German American Bank, St. Paul.....	21,000 00	28,460 00
New Britain National Bank, New Britain.....	20,000 00	32,000 00
Phoenix National Bank, Hartford.....	75,000 00	96,000 00
State Bank, Hartford.....	20,000 00	18,800 00
Waterbury National Bank, Waterbury.....	22,000 00	44,000 00
Western National Bank, New York.....	10,000 00	9,800 00
Avon, Genesee & Mt. Morris Railroad Company.....	50,000 00	51,500 00
Chicago, Burlington & Quincy Railroad Company.....	50,000 00	54,000 00
Chicago, Rock Island & Pacific Railroad Company.....	110,000 00	107,800 00
Chicago & Alton (common).....	25,000 00	35,750 00
Cleveland & Pittsburgh Railroad Company.....	25,000 00	39,250 00
Fort Wayne & Jackson Railroad Company (preferred).....	50,000 00	58,000 00
Hartford & Connecticut Western Railroad.....	12,000 00	4,800 00
Illinois Central Railroad Company.....	100,000 00	118,000 00
Morris & Essex Railroad Company.....	50,000 00	76,000 00
N. Y. N. H. & H. Railroad Company.....	120,000 00	294,000 00
New York & Harlem Railroad Company.....	12,500 00	31,250 00
New York Central & Hudson River Railroad Company.....	50,000 00	54,750 00
Peoria & Bureau Valley Railroad Company.....	50,000 00	88,500 00
Rensselaer & Saratoga Railroad Company.....	50,000 00	95,000 00
Holyoke Water Power Company.....	66,000 00	181,500 00
Northwestern Telegraph Company.....	65,000 00	66,300 00
Atlantic Mutual Insurance Company, scrip.....	42,510 00	45,485 70
BONDS—		
United States "Consols of 1907".....	30,000 00	101,400 00
Georgia State registered.....	25,000 00	30,250 00
Mississippi State.....	20,000 00	20,200 00
Atlantic Dock Company.....	75,000 00	82,500 00
Avondale Town, Ohio.....	11,000 00	11,680 00
Ashland, Oregon, water.....	50,000 00	54,500 00
Hannibal School, Mo.....	45,000 00	47,250 00
Leavenworth City and Ft. Leavenworth, water.....	25,000 00	27,500 00
Council Bluffs, Iowa, improvement.....	7,500 00	7,950 00
Cedar Rapids, Iowa Falls & Northwestern Railway (Gtd.).....	50,000 00	49,500 00
Chicago & Northwestern Railway, sinking fund.....	50,000 00	58,000 00
Chicago & Western Indiana Railroad.....	77,000 00	89,320 00
Columbus & Western Railroad, first mortgage (Gtd.).....	100,000 00	110,000 00
Erie Railway, first mortgage consols.....	100,000 00	128,000 00
Harlem River & Port Chester Railroad (guaranteed).....	50,000 00	66,000 00
Minneapolis Union Railway Company (guaranteed).....	50,000 00	58,500 00
New York, Lackawanna & Western Railroad (guaranteed).....	50,000 00	68,500 00
New York & New England.....	36,000 00	46,800 00
Pittsburgh, Cleveland & Toledo Railroad (guaranteed).....	50,000 00	57,500 00
Terre Haute & Logansport Railroad (Ext'n guaranteed).....	50,000 00	55,000 00
Texas & New Orleans first mortgage.....	54,000 00	64,260 00
Totals (carried out at market value).....	\$2,728,160 00	\$3,749,311 70

3,749,311 70

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$54,970 .....	\$33,322 50
Cash in company's principal office, \$16,663.59; cash in bank, \$180,288.65 .....	196,952 24
Interest due and accrued on collateral loans and bank deposits .....	2,099 67
Net premiums in due course of collection .....	301,314 37
Rents due and accrued .....	1,171 51
<b>Aggregate amount of the assets of the company .....</b>	<b>\$5,305,004 23</b>
Deduct special deposit in other States .....	100,000 00
<b>Total admitted assets .....</b>	<b>\$5,205,004 23</b>

## LIABILITIES.

Amount of unpaid losses (of which \$13,868.50 are resisted) .....	\$254,523 43
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$730,633 60
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	1,028,611 81
Amount of reserve on all outstanding risks .....	1,749,245 41
<b>Aggregate .....</b>	<b>\$2,003,768 84</b>
Deduct liabilities on special deposits .....	85,946 40
<b>Net liabilities (except capital stock) .....</b>	<b>\$1,917,822 44</b>
Surplus as regards policy-holders .....	\$3,287,181 79
Capital stock .....	2,000,000 00
<b>Surplus over capital .....</b>	<b>\$1,287,181 79</b>

## INCOME DURING THE YEAR.

*On Fire and  
Tornado Risks.*

Gross amount of cash received for premiums .....	\$2,802,914 95
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	248,875 60
Net amount of cash actually received for premiums .....	\$2,559,539 35
Interest received on bonds and mortgages .....	38,948 28
Interest and dividends received on bonds and stocks, and from all other sources .....	174,118 48
Income from all other sources, viz.: Rents .....	5,444 14
<b>Aggregate cash income .....</b>	<b>\$2,778,050 25</b>

## EXPENDITURES DURING THE YEAR.

*On Fire Risks.*

Gross amount actually paid for losses .....	\$1,688,535 60
Deduct amounts actually received for salvages, \$3,288.48; re-insurance, \$10,000.00 .....	18,353 05
Net amount paid on losses (of which \$257,575.73 belonged to prior years) .....	\$1,625,182 55
Cash dividends actually paid .....	280,000 00
Paid or allowed during the year for commissions and brokerage .....	430,641 47
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	104,067 52
Paid State, national, and local taxes, in this and other States .....	74,184 89
All other payments, viz.: General expenses .....	223,642 22
<b>Aggregate cash expenditures .....</b>	<b>\$2,737,718 65</b>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>		<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888	.....	\$270,625.744	\$3,185,343 90
Written during the year	.....	284,584.683	2,903,914 95
Total	.....	\$505,160.427	\$5,989,258 85
Deduct expirations	.....	206,990.953	2,593,247 42
Net amount in force at the end of the year	.....	\$298,179.474	\$3,420,011 43

## RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less	\$119,922.623	1,441,267 20	1-2	\$720,633 60
1888		1,096,113	7,476 56	1-4	1,869 14
1889	Two years,	569,527	5,485 82	3-4	4,114 37
1887		31,662.371	338,094 06	1-6	56,349 11
1888	Three years,	33,829.963	355,905 16	1-2	177,902 58
1889		57,634.260	391,491 75	5-6	326,243 13
1886		771,061	8,094 86	1-8	1,011 86
1887	Four years,	945.861	9,905 64	8-8	3,677 12
1888		851,690	8,710 07	5-8	5,443 79
1889		815,741	8,490 03	7-8	7,423 78
1885		11,223,913	140,697 36	1-10	14,066 74
1886		13,128,755	164,456 94	3-10	49,337 08
1887	Five years,	13,862,174	179,512 56	1-2	59,906 28
1888		13,096,045	165,678 57	7-10	115,975 00
1889		15,732,997	194,574 25	9-10	175,386 83
Totals	.....	\$298,179.474	\$3,420,011 43	.....	\$1,749,245 41

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$43,092,281
Total amount of cash dividends declared since the company commenced business	5,006,000
Total amount of the company's stock owned by the directors at par value	155,700
Total amount loaned to officers and directors	70,000
Losses paid from organization to date	25,710,846
Losses incurred during the year, fire and tornado	1,801,082
Loaned to stockholders not officers	78,070

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon	50,000 00	32,608 72
Georgia	25,000 00	81,915 54
Mississippi	25,000 00	21,422 14
Totals	\$100,000 00	\$85,946 40

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken	\$7,243,385 00
Premiums received	93,439 83
Losses paid	44,953 23
Total losses incurred during the year in the State of Michigan	44,025 28

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

RHODE ISLAND.

## HOME OFFICE, PROVIDENCE.

(Incorporated 1799; commenced business, 1799.)

J. H. DEWOLF, *President.*E. L. WATSON, *Secretary.*

Attorney for Michigan, JAMES H. GARNSEY, of Detroit.

## CAPITAL.

Capital stock paid.....\$400,000.

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
Boston & Providence R. R. Co.....	\$125,000 00	\$135,000 00
Baltimore & Ohio R. R. Co.....	25,000 00	27,500 00
Rensselaer & Saratoga R. R. Co.....	12,000 00	13,600 00
STOCKS—		
National Bank of Commerce, New York.....	5,000 00	10,000 00
New York Mutual Gas-Light Co., New York.....	10,000 00	10,500 00
American National Bank, Providence.....	40,000 00	36,800 00
Blackstone Canal National Bank, Providence.....	40,000 00	40,000 00
Commercial National Bank, Providence.....	21,200 00	19,504 00
Lime Rock.....	15,000 00	12,300 00
Manufacturers' " " ".....	81,000 00	42,180 00
Merchants' " " ".....	25,000 00	38,000 00
Mechanics' " " ".....	17,400 00	22,272 00
National Bank of Commerce, ".....	25,000 00	27,500 00
" " North America, Providence.....	25,000 00	27,500 00
" Eagle Bank.....	12,900 00	16,394 00
Weybosset National Bank.....	10,000 00	12,000 00
Providence Gas Co.....	25,000 00	41,000 00
Bath Gas-Light Co., Bath, Maine.....	5,000 00	4,000 00
Chicago & Alton R. R. Co.....	50,000 00	67,000 00
Chicago, Burlington & Quincy R. R. Co.....	20,000 00	21,350 00
Chicago & Northwestern R. R. Co.....	30,000 00	33,900 00
Chicago, Rock Island & Pacific R. R. Co.....	20,000 00	19,500 00
Illinois Central R. R. Co.....	50,000 00	58,875 00
What Cheer Corporation, (real estate,) company's office.....	200,000 00	200,000 00
Totals (carried out at market value).....	\$389,400 00	\$385,445 00

\$935,445 00

Cash in company's principal office, \$368.48; cash in bank, \$41,310.44.....	42,178 92
Net premiums in due course of collection.....	111,718 37
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	53,777 15
Due from other companies for re-insurance on losses already paid.....	1,196 68

Aggregate amount of all the available assets of the company.....\$1,144,316 12

## LIABILITIES.

Amount of unpaid losses (of which \$12,881.00 are resisted).....	\$388,491 86
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$255,643 87
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	238,517 26
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks.....	142,018 90

Amount of reserve on all outstanding risks.....636,180 03

Aggregate liabilities (except capital stock).....\$724,671 89



Surplus as regards policy-holders.....	\$419,644 23
Capital stock.....	400,000 00
Surplus over capital.....	<u>\$19,644 23</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount of cash received for premiums.....	\$800,492 34	\$417,684 55
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	146,284 48	118,010 88
	<u>\$654,207 86</u>	<u>\$299,673 67</u>

Net amount of cash actually received for premiums.....	\$863,881 53
Interest and dividends received on bonds and stocks, collateral loans and from all other sources.....	41,288 29
Aggregate cash income.....	<u>\$905,169 82</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$462,308 43	\$512,689 65
Deduct amounts actually received for salvages \$7,049.06; re-insurance \$102,094.54.....	35,064 31	74,079 29
	<u>\$427,244 12</u>	<u>\$288,560 36</u>

Net amount paid on losses (of which \$112,588.14 belonged to prior years)	\$665,804 48
Cash dividends actually paid.....	32,000 00
Paid or allowed during the year for commissions and brokerage.....	181,575 49
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	53,487 14
Paid State, national and local taxes, in this and other States.....	22,331 76
All other payments, viz.: Balance of expense account.....	67,124 96
Aggregate cash expenditures.....	<u>\$1,022,323 83</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1886.....	\$76,383,749	\$916,323 60	\$6,918,402	\$215,998 73
Written during the year.....	69,958,481	815,943 05	60,979,159	409,189 18
Total.....	\$146,342,230	\$1,730,276 65	\$67,897,561	\$625,185 91
Deduct expirations.....	61,202,506	711,973 80	61,982,724	431,385 26
In force at the end of the year.....	\$85,139,724	\$1,018,302 85	\$5,964,837	\$198,800 65
Deduct amount re-insured.....	5,506,387	74,434 14	2,089,568	51,781 75
Net amount in force December 31, 1889.....	<u>\$79,633,337</u>	<u>\$943,868 71</u>	<u>\$3,925,269</u>	<u>\$142,018 90</u>

## SCHEDULE OF FIRE RISKS AND UNEARNED PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$41,191,352	\$511,237 74	1-2	\$255,643 87
1888.....	Two years, {	459,344	4,670 08	1-4	1,167 52
1889.....		206,441	2,248 88	3-4	1,686 66
1887.....	Three years, {	5,810,080	63,306 06	1-6	10,551 01
1888.....		6,355,764	73,634 41	1-2	36,817 20
1889.....	Four years, {	7,015,009	82,337 46	5-6	66,656 22
1886.....		86,305	713 74	1-8	89 22
1887.....	Five years, {	98,606	850 49	3-8	318 98
1888.....		135,961	1,794 05	5-8	1,121 30
1889.....	Six years, {	87,152	278 08	7-8	238 95
1885.....		2,069,245	23,066 51	1-10	2,306 65
1886.....	Seven years, {	2,688,322	28,703 53	3-10	8,611 06
1887.....		4,102,943	43,568 35	1-2	21,784 17
1888.....	Eight years, {	5,086,118	57,297 68	7-10	40,108 38
1889.....		4,292,415	50,066 65	9-10	45,059 99
Totals.....		<u>\$79,633,337</u>	<u>\$943,868 71</u>		<u>\$494,161 13</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$15,877,858
Total amount of cash dividends declared since the company commenced business.....	1,962,568
Total amount of the company's stock owned by the directors at par value.....	86,450
Losses paid from organization to date.....	9,880,835
Losses incurred during the year, fire, marine, and inland.....	684,019

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken.....	<i>Fire Risks.</i> \$970,520 00
Premiums received.....	12,209 74
Losses paid.....	4,001 14
Total losses incurred during the year in the State of Michigan.....	8,996 14

## PRUDENTIAL FIRE INSURANCE COMPANY.

## MASSACHUSETTS.

HOME OFFICE, No. 85, WATER STREET, BOSTON.

(Incorporated February, 1889; commenced business February 9, 1889.)

HENRY O. HOUGHTON, *President.* - - - - - HERBERT C. HILL, *Secretary.*

Attorney for Michigan, WILLIAM H. ELLIOTT, of Detroit.

## CAPITAL.

Capital Stock paid.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$17,500 00
Interest accrued on said mortgage loans.....	175 00
Total value of mortgaged premises.....	\$35,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
City of Boston.....	\$49,500 00	\$53,417 65	
Boston & Lowell Railroad.....	10,000 00	10,325 00	
City of Cleveland, Ohio.....	8,000 00	9,058 75	
City of Springfield, Ohio.....	5,000 00	5,677 50	
City of Newburyport.....	5,000 00	5,500 00	
City of New London.....	5,000 00	5,468 75	
City of Lynn.....	5,000 00	5,387 50	
City of Manchester, N. H.....	1,000 00	1,051 25	
City of Grand Rapids, Mich.....	5,000 00	5,800 00	
Androscoggin County, Maine.....	3,000 00	3,192 50	
Boston & Providence Railroad.....	2,000 00	2,175 00	
Totals (carried out at market value).....	\$98,500 00	\$107,053 90	107,053 90

Cash in company's principal office, \$5,772.58; cash in bank, \$56,813.97.....	62,586 55
Interest due and accrued on stocks, not included in "market value".....	1,575 55
Gross premiums in due course of collection.....	8,247 27

Aggregate amount of all the available assets of the company.....\$197,138 27

## LIABILITIES.

Amount of unpaid losses.....		\$7,863 38
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$38,931 15	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	2,358 32	
Amount of reserve on all outstanding risks.....		41,289 47
Due and accrued for salaries, rent, advertising, or agency expenses.....		426 29
Commissions and brokerage.....		714 76
Aggregate liabilities (except capital stock).....		\$50,293 90
Surplus as regards policy-holders.....	\$146,844 87	
Capital stock.....	300,000 00	
*Impairment of capital.....	—53,155 63	

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$104,233 32	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	21,751 15	
Net amount of cash actually received for premiums.....		\$82,482 17
Interest received on bonds and mortgages.....		4,808 21
Income from all other sources, viz.: Received on account other companies, \$526.39; commissions, \$1,222.85.....		1,749 24
Aggregate cash income.....		\$89,039 62
Received for calls on capital.....	\$308,482 70	

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$72,312 06	
Deduct amounts actually received for salvages.....	534 40	
Net amount paid on losses.....		\$71,777 66
Paid or allowed during the year for commissions and brokerage.....		7,121 66
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		8,238 97
Paid State, national, and local taxes, in this and other States.....		2,208 00
All other payments, viz.: Miscellaneous expenses.....		16,035 58
Paid for bonds and mortgages (carried inside).....	\$124,553 90	
Aggregate cash expenditures.....		\$105,381 87

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		
Written during the year.....	\$10,804,377	\$112,480 59
Total.....	\$10,804,377	\$112,480 59
Deduct expirations.....	3,233,945	31,137 04
In force at the end of the year.....	\$7,370,432	\$81,343 55
Deduct amount re-insured.....	100,500	687 45
Net amount in force December 31st, 1889.....	\$7,269,932	\$80,656 10

\* Impairment of capital made good January 31, 1890.

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1899	One year or less	\$7,083,432	\$77,862 80	1-2	\$38,931 15
1899	Two years	33,250	419 89	3-4	314 92
1899	Three years	110,000	1,396 78	5-6	1,183 98
1899	Five years	96,250	977 13	7-10	879 42
Totals		\$7,269,982	\$80,656 10		\$41,289 47

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$82,482 17
Total amount of the company's stock owned by the directors at par value	88,000
Losses paid from organization to date	71,778
Losses incurred during the year, fire	79,641

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken	Fire Risks.
Premiums received	\$169,500 00
Losses paid	2,908 80
Total losses incurred during the year in the State of Michigan	108 86
	108 86

## PRUDENTIAL FIRE ASSOCIATION.

## NEW YORK.

HOME OFFICE, No 173, BROADWAY, NEW YORK CITY.

(Incorporated November 9, 1887; commenced business November 15, 1887.)

GEO. L. DALE, *President*. - - - - - A. P. M. ROOME, *Secretary*.

Attorney for Michigan, WILLIAM H. ELLIOTT, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000.

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par Value.	Market Value.
United States government registered	\$110,000 00	\$188,600 00
West Shore Railroad Company guaranteed	20,000 00	20,900 00
Stocks—		
Albany & Susquehanna Railroad Company	20,000 00	34,000 00
New York, Lackawanna & Western Railroad Company	20,000 00	22,400 00
National Bank of the Republic, New York	5,000 00	9,100 00
American Exchange National Bank	5,000 00	8,250 00
Shoe & Leather National Bank	1,700 00	2,652 00
Totals (carried out at market value)	\$181,700 00	\$235,902 00

Cash in company's principal office, \$709.99; cash in bank, \$8,606.95	9,316 94
Gross premiums in due course of collection	28,182 61

Aggregate amount of all the available assets of the company.....\$273,401 55

## LIABILITIES.

Amount of unpaid losses .....		\$13,326 70
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$70,849 82	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year ....	2,305 33	
Amount of reserve on all outstanding risks .....		73,145 15
Due and accrued for salaries, rent, advertising, or agency expenses .....		300 00
Due and to become due for borrowed money .....		1,184 72
Commissions and brokerage .....		1,459 95
Return premiums .....		1,872 16
Aggregate liabilities (except capital stock) .....		\$91,288 68
Surplus as regards policy-holders .....	\$182,112 87	
Capital stock .....	200,000 00	
Impairment of capital .....	-\$17,887 13	

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums .....	<i>On Fire Risks.</i> \$169,004 13	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	27,496 04	
Net amount of cash actually received for premiums .....		\$141,508 09
Interest and dividends received on bonds and stocks, and from all other sources .....		8,994 48
Aggregate cash income .....		\$150,502 57

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses .....	<i>On Fire Risks.</i> \$116,416 83	
Deduct amounts actually received for salvages \$963.22; re-insurance \$3,929.64.	4,892 86	
Net amount paid on losses (of which \$5,837.92 belonged to prior years) ..		\$111,523 77
Cash dividends actually paid .....		12,000 00
Paid or allowed during the year for commissions and brokerage .....		12,575 36
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....		18,857 32
Paid State, national, and local taxes, in this and other States .....		2,683 85
All other payments, viz.: Miscellaneous expenses .....		11,562 44
Aggregate cash expenditures .....		\$169,202 74

## MISCELLANEOUS.

<i>Risks and Premiums.</i>		<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888 .....		\$11,842,218	\$125,810 75
Written during the year .....		16,316,959	168,120 13
Total .....		\$28,159,177	\$293,930 88
Deduct expirations .....		14,244,335	146,816 87
In force at the end of the year .....		\$13,914,842	\$147,114 01
Deduct amount re-insured .....		126,375	1,173 06
Net amount in force December 31st, 1889 .....		\$13,788,467	\$145,940 95

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less .....	\$13,362,192	\$141,899 65	1-2	\$70,849 82
1888	Two years, .....	91,000	853 08	1-4	213 27
1889	Two years, .....	17,250	155 28	3-4	116 46
1887	Three years, .....	30,000	125 00	1-6	20 83
1888	Three years, .....	162,125	1,085 98	1-2	902 96
1889	Three years, .....	102,900	853 81	5-6	711 51
1889	Four years, .....	8,000	43 20	7-8	37 80
1889	Five years .....	15,000	225 00	9-10	202 50
Totals .....		\$13,788,467	\$145,940 95		\$73,145 15

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$318,170
Total amount of cash dividends declared since the company commenced business.....	12,000
Total amount of the company's stock owned by the directors at par value.....	90,100
Losses paid from organization to date.....	187,950
Losses incurred during the year, fire.....	119,013

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$149,000 00
Losses paid.....	1,786 63
Total losses incurred during the year in the State of Michigan.....	None.
	None.

## READING FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, No. 19, NORTH FIFTH ST., READING.

(Incorporated July 5, 1867; commenced business July 8, 1867.)

WM. A. ARNOLD, *President.* - - - - - S. E. ANCONA, *Secretary.*

Attorney for Michigan, JAMES J. CLARK, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000

## ASSETS.

Real estate.....	\$27,200 00
Loans on bond and mortgage of real estate (first liens).....	249,410 06
Interest due \$205.06, and accrued, \$2,214.46 on said mortgage loans; total.....	2,419 52
Value of lands mortgaged.....	\$289,991 00
Buildings (insured for \$249,813.50).....	451,970 00
Total value of mortgaged premises.....	\$741,961 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par Value.	Market Value.	
Philadelphia & Reading Railroad.....	\$11,000 00	\$9,570 00	
Perkiomen Railroad.....	2,000 00	2,020 00	
Warren & Franklin Railroad.....	1,000 00	1,100 00	
City of Reading.....	10,000 00	10,400 00	
City Passenger Railway.....	500 00	500 00	
Stocks—			
Reading Gas Company.....	6,250 00	13,750 00	
South Reading Market-house Company.....	1,150 00	4,080 00	
E. P. Railroad.....	10,000 00	11,400 00	
National Union Bank.....	3,750 00	10,500 00	
Farmers' National Bank.....	1,500 00	3,250 00	
Second National Bank.....	7,500 00	12,000 00	
Reading Trust Company.....	89,800 00	102,685 00	
Reading City Passenger Railway Company.....	2,000 00	2,200 00	
P. & R. Company's trust securities.....	3,000 00	6,000 00	
South Reading Market-house scrip.....	950 00	950 00	
Totals (carried out at market value).....	\$153,300 00	\$190,385 00	190,365 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$54,670.00.....	\$15,950 00
Cash in company's principal office, \$435.17; cash in bank, \$41,586.31.....	42,021 48
Interest due and accrued on stocks, not included in "market value".....	135 00
Interest due and accrued on collateral loans.....	97 00
Gross premiums in due course of collection.....	25,684 16
Rents due and accrued.....	304 42
Amount reclaimable on perpetual policies on company's office building.....	465 00

Aggregate amount of all the available assets of the company.....

\$554,051 64

#### LIABILITIES.

Amount of unpaid losses (of which \$3,670.75 are resisted).....

\$15,922 33

Re-insurance reserve at 80 per cent of premiums on fire risks, running one year or less, from date of policy.....

\$77,245 09

Re-insurance reserve *pro rata* on fire risks running more than one year.....

63,568 71

Amount of reserve on all outstanding risks.....

139,803 80

Reclaimable by insured on perpetual policies.....

3,439 89

Cash dividends declared, due or to become due.....

798 90

Taxes, \$1,000.00; ledger balance, \$75.50.....

1,075 50

Commissions and brokerage.....

3,538 27

Return premiums.....

3,513 34

Aggregate liabilities (except capital stock).....

\$168,092 03

Surplus as regards policy-holders.....

\$385,959 61

Capital stock.....

250,000 00

Surplus over capital.....

\$135,959 61

#### INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....

On Fire Risks.

\$227,816 85

Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....

29,611 99

Net amount of cash actually received for premiums.....

\$198,204 86

Interest received on bonds and mortgages.....

12,946 41

Interest and dividends received on bonds and stocks, and from all other sources.....

10,773 52

Income from all other sources, viz.: Rents.....

1,263 92

Commissions received on business placed in other companies.....

2,000 51

Deposit premiums received for perpetual fire risks (carried inside).....

\$94 40

Aggregate cash income.....

\$225,189 22

#### EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses (of which \$12,003.70 belonged to prior years).....

\$105,638 88

Cash dividends actually paid.....

19,994 80

Paid or allowed during the year for commissions and brokerage.....

36,499 84

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....

10,632 00

Paid State, national, and local taxes, in this and other States.....

4,862 62

All other payments, viz.: Miscellaneous expenses.....

12,252 51

Aggregate cash expenditures.....

\$189,880 65

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$17,642,363	\$202,078 20
Written during the year.....	19,758,480	232,308 10
Total.....	\$37,400,843	\$434,381 30
Deduct expirations.....	14,329,784	170,529 70
In force at the end of the year.....	\$23,071,109	\$263,851 60
Deduct amount re-insured.....	114,972	1,087 98
Net amount in force December 31, 1889.....	\$22,956,137	\$262,813 64

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$12,712,708	\$154,480 18	1-2	\$77,245 09
1887.....	Three years, {	1,861,549	19,857 09	1-6	3,222 85
1888.....		2,409,284	25,212 96	1-2	12,606 48
1889.....		3,284,340	32,317 77	5-6	26,981 45
1885.....		383,608	4,076 22	1-10	407 62
1886.....	Five years, {	362,433	3,998 96	3-10	1,193 01
1887.....		403,313	5,268 19	1-4	2,634 09
1888.....		715,451	8,410 21	7-10	5,887 15
1889.....		947,923	10,745 63	9-10	9,671 06
Totals.....		\$23,071,109	\$263,851 60		\$189,808 80

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,386,390
Total amount of cash dividends declared since the company commenced business.....	\$17,561
Total amount of the company's stock owned by the directors at par value.....	\$7,180
Losses paid from organization to date.....	650,935
Losses incurred during the year, fire.....	107,187

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$343,832 00
Premiums received.....	3,884 57
Losses paid.....	813 40
Total losses incurred during the year in the State of Michigan.....	312 08

## ROCHESTER GERMAN INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, ROCHESTER.

(Incorporated February 16, 1872; commenced business February 23, 1872.)

FREDERICK COOK, *President*, - - - - - H. F. ATWOOD, *Secretary*.

Attorney for Michigan, OLIVER C. KEMP, of Greenville.

## CAPITAL.

Capital stock paid.....\$200,000



## ASSETS.

Real estate.....		\$191,559 8
Loans on bond and mortgage of real estate (first liens).....		261,945 0
Interest due on said mortgage loans.....		5,947 7
Value of lands mortgaged.....	\$317,170 00	
Buildings (insured for \$312,815).....	487,500 00	
Total value of mortgaged premises.....	\$814,670 00	

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States.....	\$100,000 00	\$127,000 00	
STOCKS—			
Rochester Title Insurance Co.....	10,000 00	10,000 00	
German American Bank of Rochester.....	10,000 00	12,000 00	
Rochester city orders.....	10,052 41	10,052 41	
Totals (carried out at market value).....	\$120,052 41	\$160,052 41	160,052 4
Cash in company's principal office, \$1,889.84; cash in bank, \$75,985.87....			77,875 7
Gross premiums in due course of collection.....			73,096 0
Aggregate amount of the assets of the company.....			\$770,477 4
Deduct special deposits in other states.....			60,000 0
Total admitted assets.....			\$710,477 4

## LIABILITIES.

Amount of unpaid losses (of which \$2,300.00 are resisted).....		\$21,855 5
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$143,537 71	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	167,296 81	
Amount of reserve on all outstanding risks.....		310,833 3
Commissions and brokerage.....		19,267 5
Aggregate.....		\$351,956 0
Deduct liabilities on special deposits.....		17,567 5
Net liabilities (except capital stock).....		\$334,389 0
Surplus as regards policy-holders.....	\$376,088 37	
Capital stock.....	200,000 00	
Surplus over capital.....	\$176,088 37	

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$504,232 29	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	108,612 47	
Net amount of cash actually received for premiums.....		\$395,619 8
Interest received on bonds and mortgages.....		15,725 0
Interest and dividends received on bonds and stocks, and from all other sources.....		5,262 3
Income from all other sources, viz.: Rents.....		9,307 8
Discount, \$1,403.77; profit and loss, \$5,788.02.....		7,191 7
Aggregate cash income.....		\$433,107 6

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$255,408 02
Deduct amounts actually received for salvages, \$2,408.66; re-insurance, \$27,594.48.....	80,008 14
Net amount paid on losses (of which \$23,618.93 belonged to prior years).....	\$225,399 88
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	72,826 09
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	20,809 08
Paid State, national, and local taxes, in this and other States.....	13,539 20
All other payments, viz.: Miscellaneous expenses.....	28,588 91
Aggregate cash expenditures.....	<u>\$381,163 16</u>

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31st, 1888.....		\$51,858,487	\$568,298 23
Written during the year.....		48,991,082	508,782 81
Total.....		\$98,849,519	\$1,077,086 04
Deduct expirations.....		89,254,987	448,726 94
In force at the end of the year.....		\$58,594,582	\$628,299 10
Deduct amount re-insured.....		2,710,176	84,048 79
Net amount in force December 31st, 1889.....		<u>\$58,884,406</u>	<u>\$594,250 81</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$23,776,960	\$287,075 42	1-2	\$148,587 71
1888.....	Two years,.....	144,246	1,084 41	1-4	258 60
1889.....	Two years,.....	140,974	1,246 08	3-4	985 23
1887.....	Three years,.....	7,720,927	78,086 47	1-6	12,172 74
1888.....	Three years,.....	7,902,870	74,884 51	1-2	37,192 25
1889.....	Three years,.....	9,856,148	89,783 48	5-6	74,777 88
1886.....	Four years,.....	48,078	506 88	1-8	68 16
1887.....	Four years,.....	152,950	1,153 35	3-8	482 51
1888.....	Four years,.....	79,275	629 16	5-8	398 25
1889.....	Four years,.....	168,150	1,689 42	7-8	1,478 26
1885.....	Five years,.....	587,542	7,175 12	1-10	717 51
1886.....	Five years,.....	481,132	7,168 28	3-10	2,150 49
1887.....	Five years,.....	889,185	11,545 81	1-2	5,772 65
1888.....	Five years,.....	1,024,548	15,682 86	7-10	10,960 02
1889.....	Five years,.....	1,511,986	22,190 28	9-10	19,971 27
Totals.....		<u>\$58,884,406</u>	<u>\$594,250 81</u>		<u>\$810,888 52</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4,798,561
Total amount of cash dividends declared since the company commenced business.....	288,000
Total amount of the company's stock owned by the directors at par value.....	50,678
Total amount loaned to officers and directors.....	7,700
Losses paid from organization to date.....	2,699,658
Dividends declared payable in stock from organization.....	25,000
Losses incurred during the year, fire.....	224,678
Loaned to stockholders not officers.....	12,800

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Georgia.....	\$25,000 00	\$9,508 22
Nebraska.....	25,000 00	4,737 28
Virginia.....	10,000 00	8,827 12
Totals.....	<u>\$60,000 00</u>	<u>\$17,567 57</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risk
Premiums received.....	\$2,179,077 0
Losses paid.....	27,748 4
Total losses incurred during the year in the State of Michigan.....	8,420 5
	8,289 7

## RUTGERS FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 200, PARK ROW, NEW YORK CITY.

(Incorporated October 8, 1858; commenced business October 10, 1858.)

EDWARD B. FELLOWS, *President*. - - - - - JOSEPH F. HANFORD, *Secretary*

Attorney for Michigan, JAMES A. JONES, of Detroit.

## CAPITAL.

Capital stock paid ..... \$200,000

## ASSETS.

Real estate.....	\$77,000 0
Loans on bond and mortgage of real estate (first liens).....	41,600 0
Interest accrued on said mortgage loans.....	710 0

Value of lands mortgaged.....	\$76,500 00
Buildings (insured for \$48,150).....	62,300 00
Total value of mortgaged premises.....	\$138,700 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
District of Columbia registered.....	\$50,000 00	\$62,500 00	
Forty-second St. & Grand St. Railroad Company.....	6,000 00	6,600 00	
New York Elevated Railroad Company.....	1,000 00	1,190 00	
STOCKS—			
New York Central & Hudson River Railroad Company.....	50,000 00	54,000 00	
Delaware, Lackawanna & Western Railroad Company.....	30,000 00	41,250 00	
Delaware & Hudson Canal Company.....	30,300 00	46,816 00	
Tradesmen's National Bank, of New York.....	10,000 00	10,000 00	
Consolidated Gas Company, of New York.....	40,000 00	38,600 00	
Long Island Railroad Company.....	2,500 00	2,362 50	
Totals (carried out at market value).....	\$229,300 00	\$263,308 50	263,308 5

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$9,657.50.....	6,200 0
Cash in company's principal office, \$1,957.70; cash in bank, \$12,479.62.....	14,437 3
Interest due and accrued on stocks, not included in "market value".....	2,503 0
Net premiums in due course of collection.....	735 4
Certificate of credit for return taxes.....	335 3

Aggregate amount of all the available assets of the company..... \$406,829 6

## LIABILITIES.

Amount of unpaid losses.....	\$12,228 93
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$32,268 78
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	12,639 27
Amount of reserve on all outstanding risks.....	44,908 00
Cash dividends declared, due or to become due.....	10,000 00
Aggregate liabilities (except capital stock).....	\$67,136 93
Surplus as regards policy-holders.....	\$339,692 68
Capital stock.....	200,000 00
Surplus over capital.....	\$139,692 68

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$87,012 78
Deduct amount paid for re-insurance, for rebate, abatement and return premium.....	8,994 54
Net amount of cash actually received for premiums.....	\$78,018 24
Interest received on bonds and mortgages.....	2,816 17
Interest and dividends received on bonds and stocks, and from all other sources.....	11,204 01
Income from all other sources, viz: Rents, \$2,570; miscellaneous, \$287.34.....	2,857 34
Aggregate cash income.....	\$94,895 76

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$61,282 43
Deduct amounts actually received for salvages.....	2,517 13
Net amount paid on losses (of which \$6,251.75 belonged to prior years).....	\$58,765 30
Cash dividends actually paid.....	20,000 00
Paid or allowed during the year for commissions and brokerage.....	14,941 20
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	14,472 41
Paid State, national, and local taxes, in this and other States.....	2,919 67
All other payments, viz: Miscellaneous expenses.....	5,269 57
Aggregate cash expenditures.....	\$116,368 15

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$12,056,490	\$91,319 21
Written during the year.....	10,984,765	87,070 44
Total.....	\$22,991,255	\$178,889 65
Deduct expirations.....	11,290,713	87,072 06
In force at the end of the year.....	\$11,700,542	\$91,317 60
Deduct amount re-insured.....	225,967	1,516 38
Net amount in force December 31st, 1889.....	\$11,474,585	\$89,801 22

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$7,719,889	\$64,587 47	1-2	\$32,288 73
1888		10,600	121 70	1-4	80 42
1889	Two years,	2,700	10 59	3-4	7 94
1887		1,141,440	8,575 17	1-6	1,195 86
1888	Three years,	1,087,194	7,681 19	1-2	3,840 59
1889		1,073,800	5,611 08	5-6	4,675 90
1887		1,000	22 88	8-8	8 40
1888	Four years,	6,500	99 87	5-8	62 10
1889		7,550	60 28	7-8	53 71
1888		80,457	848 52	1-10	84 85
1889		88,625	714 91	3-10	214 47
1887	Five years,	91,805	1,056 38	1-2	528 19
1888		102,825	1,890 70	7-10	973 49
1889		66,250	1,071 50	9-10	964 35
Totals		\$11,474,585	\$89,801 22		\$44,908 00

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$2,992,212
Total amount of cash dividends declared since the company commenced business	1,002,000
Total amount of the company's stock owned by the directors at par value	68,235
Losses paid from organization to date	1,182,788
Losses incurred during the year, fire	64,742
Loaned to stockholders not officers	3,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$488,859 00
Losses paid	5,123 08
Total losses incurred during the year in the State of Michigan	426 86

## SECURITY INSURANCE COMPANY.

## CONNECTICUT.

HOME OFFICE, No. 37, CENTER ST., NEW HAVEN.

(Incorporated April, 1841; commenced business April, 1841.)

CHAS. S. LEETE, *President*. - - - - - H. MASON, *Secretary*.

Attorney for Michigan, WILLIAM MCBAIN, of East Saginaw.

## CAPITAL.

Capital stock paid.....\$250,000

## ASSETS.

Real estate	\$34,405 29
Loans on bond and mortgage of real estate (first lien)	135,525 00
Interest accrued on said mortgage loans	784 75
Value of lands mortgaged	\$328,135 00
Buildings (insured for \$99,100)	99,100 00
Total value of mortgaged premises	\$427,235 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks—	Par Value.	Market Value.
Tradesmen's National Bank, New Haven.....	\$18,000 00	\$21,780 00
Second National Bank, New Haven.....	20,000 00	27,000 00
Merchants' National Bank, New Haven.....	15,450 00	14,523 00
Yale National Bank, New Haven.....	20,000 00	20,400 00
New Haven National Bank, New Haven.....	16,000 00	25,120 00
New Haven County National Bank, New Haven.....	17,520 00	21,024 00
American Exchange National Bank, New York.....	10,000 00	16,600 00
Commerce National Bank, New York.....	5,000 00	10,000 00
Western National Bank, New York.....	6,000 00	5,880 00
New Haven Water Company.....	8,800 00	17,171 00
New York, New Haven & Hartford Railroad.....	12,000 00	29,400 00
Shore Line.....	7,700 00	12,886 00
Chicago, Burlington & Quincy Railroad.....	11,000 00	11,660 00
Chicago, Rock Island & Pacific Railroad.....	11,000 00	10,670 00
Bonds—		
Housatonic Railroad.....	10,000 00	10,600 00
New Haven & Northampton Railroad.....	15,000 00	18,300 00
Minn. & St. Louis Railroad.....	4,000 00	3,460 00
Chicago, Milwaukee & St. Paul Railroad.....	15,000 00	18,400 00
Mahoning Coal Company's Railroad.....	10,000 00	11,000 00
Jersey City.....	7,000 00	8,050 00
Omaha.....	10,080 00	10,600 00
Council Bluffs.....	10,000 00	10,500 00
Kansas City.....	10,000 00	10,200 00
Totals (carried out at market value).....	\$267,470 00	\$345,254 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$12,080.....	9,300 00
Cash in company's principal office, \$271.98; cash in bank, \$57,580.14.....	57,852 12
Interest due and accrued on stocks, not included in "market value".....	1,539 12
Gross premiums in due course of collection.....	70,413 40
Bills receivable, <i>not matured</i> , taken for fire, marine and inland risks.....	5,323 28
Due from other companies for re-insurance on losses already paid.....	56 66
Aggregate amount of all the available assets of the company.....	\$660,453 62

## LIABILITIES.

Amount of unpaid losses (of which \$550.00 are resisted).....	\$56,390 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$148,891 87
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	95,693 52
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	45,809 29
Amount of reserve on all outstanding risks.....	287,894 68
Commissions and brokerage.....	11,770 99
Aggregate liabilities (except capital stock).....	\$356,055 67
Surplus as regards policy-holders.....	\$304,397 95
Capital stock.....	250,000 00
Surplus over capital.....	\$54,397 95

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$499,701 65	\$102,428 31
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	121,159 87	16,448 46
	\$378,541 78	\$85,979 85
Net amount of cash actually received for premiums.....	\$464,521 63	
Interest received on bonds and mortgages.....	7,183 76	
Interest and dividends received on bonds and stocks, and from all other sources.....	16,141 30	

Income from all other sources, viz.: Profit and loss account.....	\$16 61
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	\$5,215 28
Aggregate cash income.....	<u>\$487,863 30</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses.....	\$255,871 72	\$79,046 51
Deduct amounts actually received for salvages, \$5,728.06; re- insurance, \$28,207.25.....	27,283 12	6,787 19
	<u>\$228,588 60</u>	<u>\$72,259 32</u>
Net amount paid on losses (of which \$32,983.26 belonged to prior years).....		\$300,897 92
Cash dividends actually paid.....		17,500 00
Paid or allowed during the year for commissions and brokerage.....		108,555 90
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		49,209 82
Paid State, national, and local taxes, in this and other States.....		4,659 73
Aggregate cash expenditures.....		<u>\$480,823 37</u>

## MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31st, 1888.....	\$37,280,101	\$460,473 87	\$2,417,490	\$58,827 00
Written during the year.....	39,644,016	501,662 56	17,251,842	108,108 05
Total.....	\$76,883,117	\$971,135 93	\$19,669,372	\$161,930 05
Deduct expirations.....	36,973,899	496,847 57	17,882,665	114,232 22
In force at the end of the year.....	\$39,909,228	\$474,288 36	\$1,786,607	\$47,697 83
Deduct amount re-insured.....	863,357	11,960 08	68,682	2,888 54
Net amount in force December 31st, 1889.....	<u>\$39,045,841</u>	<u>\$462,428 28</u>	<u>\$1,717,925</u>	<u>\$45,309 29</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less.....	\$24,838,747	\$298,788 75	1-2	\$146,801 87
1888.....	Two years,.....	260,323	2,572 96	1-4	643 24
1889.....		156,837	1,990 43	3-4	1,492 83
1887.....	Three years,.....	2,289,476	24,908 59	1-6	4,184 76
1888.....		3,080,841	34,341 21	1-2	17,170 10
1889.....	Four years,.....	3,776,062	43,618 87	5-6	36,349 06
1887.....		96,500	1,100 48	3-8	412 68
1888.....	Five years,.....	108,935	1,498 30	5-8	986 42
1889.....		189,850	1,342 92	7-8	1,175 02
1885.....	Six years,.....	674,891	7,781 30	1-10	778 13
1886.....		790,674	8,604 55	8-10	2,581 35
1887.....	Seven years,.....	847,135	9,958 33	1-2	4,979 15
1888.....		1,152,382	14,208 49	7-10	9,945 88
1889.....	Ten years.....	1,398,198	16,568 33	9-10	14,911 47
1887.....		5,000	54 75	6-7	46 93
		10,000	195 00	7-10	136 50
Totals.....		<u>\$39,045,841</u>	<u>\$462,428 28</u>		<u>\$242,585 39</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$5,818,713
Total amount of cash dividends declared since the company commenced business.....	379,281
Total amount of the company's stock owned by the directors at par value.....	66,700
Total amount loaned to officers and directors.....	39,800
Losses paid from organization to date.....	3,091,883
Dividends declared payable in stock from organization.....	50,000
Losses incurred during the year, fire, marine, and inland.....	323,068
Loaned to stockholders not officers.....	20,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$1,593,549 00
Losses paid.....	21,371 25
Total losses incurred during the year in the State of Michigan.....	10,706 62
	11,609 62

SECURITY FIRE INSURANCE COMPANY.  
OHIO.

HOME OFFICE, No. 23, W. THIRD ST., CINCINNATI.

Incorporated May 31, 1881; commenced business July 19, 1881.)

F. A. ROTHIER, *President.* - - - - - ADAM BENUS, *Secretary.*

Attorney for Michigan, H. C. KLOCKSIEK, of Lansing.

CAPITAL.

Capital stock paid..... \$150,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par Value.	Market Value.	
German National Bank.....	\$5,000 00	\$3,750 00	
Metropolitan National Bank.....	12,300 00	2,460 00	
Citizens' National Bank.....	5,000 00	11,000 00	
Columbus & Xenia R. R.....	2,750 00	4,950 00	
Little Miami R. R.....	4,750 00	7,790 00	
Cincinnati Street Railway Co's.....	11,150 00	12,711 00	
Mt. Adams & Eden Park Inclined R'y.....	35,100 00	38,610 00	
Farmers' Insurance Co's.....	1,500 00	1,275 00	
Eureka.....	7,100 00	14,910 00	
Cincinnati, Hamilton & Dayton R. R.....	10,000 00	10,200 00	
Amazon Insurance Co's.....	1,800 00	1,638 00	
Cincinnati, Portsmouth, Big Sandy & Pomeroy Pkt. Co's.....	6,200 00	7,440 00	
Cincinnati Gas-Light & Coke Co's.....	18,900 00	33,800 00	
Cincinnati, New Orleans & Texas Pacific R. R.....	4,000 00	3,190 00	
City & Suburban Telegraph Association.....	10,000 00	14,000 00	
Mt. Adams & Eden Park, preferred, R. R.....	400 00	690 00	
Cincinnati Electric Light Co.....	845 00	1,394 25	
BOND—			
Cincinnati Hotel Co.....	10,000 00	10,000 00	
Totals (carried out at market value).....	\$144,995 00	\$184,808 25	\$184,808 25

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$25,827.00.....	15,091 83
Cash in company's principal office, \$495.93; cash in bank, \$7,691.57.....	8,387 50
Interest due and accrued on stocks, not included in "market value".....	2,302 28
Interest due and accrued on collateral loans.....	807 78
Net Premiums in due course of collection.....	11,044 98
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	5,954 60

Aggregate amount of all the available assets of the company..... \$228,397 22

LIABILITIES.

Amount of unpaid losses..... \$6,944 00



Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$20,282 54
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	22,247 81
Re-insurance reserve at 100 per cent on all unexpired marine risks.....	5,956 25

Amount of reserve on all outstanding risks.....	\$48,436 10
Due other insurance companies.....	1,259 79

Aggregate liabilities (except capital stock).....	\$56,639 89
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Surplus as regards policy-holders.....	\$171,757 93
Capital stock.....	150,000 00
Surplus over capital.....	\$21,757 93

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount of cash received for premiums.....	\$82,426 16	\$4,956 44
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	17,065 96	808 17
	\$65,360 20	\$4,848 27

Net amount of cash actually received for premiums.....	\$70,008 47
Interest and dividends received on bonds and stocks, and from all other sources.....	8,814 84
Income from all other sources.....	2,391 20

Aggregate cash income.....	\$81,214 51
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## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$47,281 04	\$5,178 98
Deduct amounts actually received for re-insurance.....	10,082 48	
	\$37,148 56	\$5,178 98

Net amount paid on losses (of which \$8,558.91 belonged to prior years).....	\$42,326 94
Cash dividends actually paid.....	9,000 00
Paid or allowed during the year for commissions and brokerage.....	11,259 01
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	3,745 00
Paid State, national, and local taxes, in this and other States.....	800 95
All other payments, viz.: Rent and miscellaneous expenses.....	4,738 63

Aggregate cash expenditures.....	\$71,870 53
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## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$6,864,687	\$82,161 96	\$78,300	\$5,118 50
Written during the year.....	6,291,612	77,995 28	88,750	6,518 44
Total.....	\$12,656,299	\$160,157 24	\$157,050	\$11,631 94
Deduct expirations.....	5,240,153	67,088 12	78,800	5,490 69
In force at the end of the year.....	\$7,416,146	\$93,119 12	\$78,250	\$6,141 25
Deduct amount re-insured.....	945,249	12,967 80	3,250	185 00
Net amount in force December 31st, 1889.....	\$6,470,897	\$80,151 82	\$75,000	\$5,956 25

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$3,841,490	\$40,465 09	1-2	\$20,234 54
1887	Three years,	458,390	5,799 31	1-6	966 55
1888		458,260	5,592 30	1-2	2,796 15
1889		691,588	8,247 89	5-6	6,872 83
1885		125,830	1,997 31	1-10	199 73
1886	Five years,	247,822	3,154 32	3-10	946 30
1887		384,900	4,895 45	1-2	2,447 78
1888		386,780	4,912 87	7-10	3,438 96
1889		391,639	5,067 78	9-10	4,579 01
Totals		\$6,470,897	\$90,151 82		\$42,479 85

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$466,615
Total amount of cash dividends declared since the company commenced business	56,250
Total amount of the company's stock owned by directors at par value	36,400
Total amount loaned to officers and directors	4,292
Losses paid from organization to date	267,356
Losses incurred during the year, fire, marine and inland	50,794

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$697,802 00
Losses paid	8,972 28
Total losses incurred during the year in the State of Michigan	5,925 47
	5,893 94

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

## MASSACHUSETTS.

## HOME OFFICE, SPRINGFIELD.

(Incorporated 1849; commenced business, 1851.)

J. N. DUNHAM, President. S. J. HALL, Secretary.

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

## CAPITAL.

Capital stock paid.....\$1,500,000

## ASSETS.

Real estate	\$110,853 00
Loans on bond and mortgage of real estate (first liens)	301,500 00
Interest accrued on said mortgage loans	7,251 82
Value of lands mortgaged	\$178,100 00
Buildings (insured for \$256,600)	339,900 00
Total value of mortgaged premises	\$518,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

UNITED STATES BONDS—	Par Value.	Market Value.
United States 6 per cent currency.....	\$100,000 00	\$125,000 00
WATER COMPANY BONDS—		
Wakefield (Mass.) Water Co., 6 per cent registered.....	50,000 00	55,000 00
Ann Arbor (Mich.) Water Co., 6 per cent registered.....	50,000 00	55,000 00
Amherst (Mass.) Water Co., 5 per cent registered.....	18,000 00	18,000 00
Berkshire Water Co., 5 per cent registered.....	15,000 00	15,000 00
West Springfield Aqueduct Co., 5 per cent registered.....	25,000 00	25,000 00
RAILROAD BONDS—		
Kansas City, St. Joe and Council Bluffs Railroad 7 per cent registered.....	100,000 00	120,000 00
Union Pacific Railroad collateral trust 6 per cent registered.....	48,000 00	50,880 00
Chicago & Northwestern Railroad sinking fund 6 per cent registered.....	50,000 00	60,000 00
New York & Harlem Railroad 7 per cent registered.....	10,000 00	13,000 00
Chicago, Milwaukee & St. Paul Railroad 7 per cent reg.....	10,000 00	12,500 00
St. Paul, Minneapolis & Manitoba Railway 6 per cent reg.....	50,000 00	58,000 00
Chicago, Burlington & Quincy Railroad 4 per cent reg.....	10,000 00	9,500 00
Detroit, Lansing & Northern Railroad 7 per cent reg.....	2,000 00	2,000 00
Chicago, Burlington and Northern Railroad 5 per cent reg.....	11,000 00	11,000 00
RAILROAD STOCKS—		
Boston & Albany Railroad.....	100,000 00	216,000 00
Connecticut River Railroad.....	50,000 00	102,500 00
New York, New Haven & Hartford Railroad.....	120,000 00	284,000 00
Old Colony Railroad.....	50,000 00	87,500 00
New York & Harlem Railroad.....	50,000 00	125,000 00
Chicago, Burlington & Quincy Railroad.....	110,000 00	116,600 00
Chicago, Milwaukee & St. Paul Railroad preferred.....	55,000 00	61,800 00
Chicago, Milwaukee & St. Paul Railroad common.....	10,000 00	6,800 00
Pennsylvania Railroad.....	25,000 00	25,000 00
Chicago, Burlington & Northern Railroad.....	10,000 00	4,000 00
Conn. and Passumpsic Rivers Railroad guaranteed.....	50,000 00	58,000 00
Chicago and Alton Railroad.....	50,000 00	68,000 00
Chicago, Rock Island and Pacific Railroad.....	55,000 00	53,350 00
Illinois Central Railroad.....	50,000 00	58,000 00
West End Street Railway preferred.....	30,000 00	51,000 00
BANK STOCKS—		
Agawam National Bank, Springfield.....	20,300 00	24,360 00
John Hancock National Bank, Springfield.....	20,000 00	24,000 00
Chicopee National Bank, Springfield.....	10,400 00	17,180 00
Pynchon National Bank, Springfield.....	12,700 00	20,820 00
Second National Bank, Springfield.....	20,000 00	30,000 00
Third National Bank, Springfield.....	20,000 00	40,000 00
City National Bank, Springfield.....	10,000 00	13,000 00
Chapin National Bank, Springfield.....	10,000 00	13,500 00
First National Bank Springfield.....	20,000 00	28,000 00
Ware National Bank, Ware.....	7,500 00	9,375 00
First National Bank, Northampton.....	10,000 00	14,000 00
Northampton National Bank, Northampton.....	10,000 00	17,000 00
Monson National Bank, Monson.....	1,000 00	1,500 00
First National Bank, Chicopee.....	6,500 00	9,100 00
City National Bank, Holyoke.....	25,000 00	27,500 00
Adams National Bank, No. Adams.....	2,000 00	2,800 00
Franklin County National Bank Greenfield.....	6,000 00	6,000 00
Palmer National Bank, Palmer.....	3,700 00	4,440 00
First National Bank, Lynn.....	5,000 00	6,750 00
Tremont National Bank, Boston.....	10,000 00	11,200 00
Boston National Bank, Boston.....	10,000 00	12,200 00
New England National Bank, Boston.....	10,000 00	16,500 00
Commonwealth National Bank Boston.....	10,000 00	17,000 00
Merchandise National Bank, Boston.....	10,000 00	6,600 00
Merchants' National Bank, Boston.....	10,000 00	14,700 00
Atlas National Bank, Boston.....	10,000 00	12,000 00
Howard National Bank, Boston.....	30,000 00	33,000 00
Webster National Bank, Boston.....	15,000 00	15,800 00
Boylston National Bank, Boston.....	15,000 00	20,400 00
Eliot National Bank, Boston.....	10,000 00	13,200 00
National Bank of Commerce, Boston.....	10,000 00	13,000 00
Shawmut National Bank, Boston.....	10,000 00	13,000 00
Freemans' National Bank, Boston.....	10,000 00	10,400 00
Washington National Bank, Boston.....	9,900 00	11,625 00
Old Boston National Bank, Boston.....	10,000 00	11,500 00
National Exchange Bank, Boston.....	10,000 00	12,500 00
National Bank of Commerce, New York.....	10,000 00	19,500 00
Bank of North America, New York.....	7,000 00	13,800 00
Fourth National Bank, New York.....	20,000 00	33,600 00
Continental National Bank, New York.....	20,000 00	26,600 00
Metropolitan National Bank, New York.....	20,000 00	2,400 00
St. Paul National Bank, St. Paul, Minn.....	19,000 00	11,000 00
Totals (carried out at market value).....	\$1,968,400 00	\$2,615,860 00
		\$2,615,860 00



Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$36,250.....	\$26,500 00
Cash in company's principal office, \$17,592.20; cash in bank, \$110,737.32.....	128,329 52
Interest due and accrued on stocks, not included in "market value".....	24,377 05
Interest due and accrued on collateral loans.....	662 50
Gross premiums in due course of collection.....	194,736 80
Rents due and accrued.....	912 25
Aggregate amount of all the available assets of the company.....	<u>\$3,410,982 94</u>

## LIABILITIES.

Amount of unpaid losses (of which \$22,097.32 are resisted).....	\$186,716 25
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$551,104 39
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	623,442 12
Amount of reserve on all outstanding risks.....	1,174,546 51
Commissions and brokerage.....	29,210 52
Aggregate liabilities (except capital stock).....	<u>\$1,390,473 28</u>
Surplus as regards policy-holders.....	\$2,020,509 66
Capital stock.....	1,500,000 00
Surplus over capital.....	<u>\$520,509 66</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$1,981,652 34
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	250,000 35
Net amount of cash actually received for premiums.....	\$1,681,051 99
Interest received on bonds and mortgages.....	11,347 31
Interest and dividends received on bonds and stocks, and from all other sources.....	114,319 77
Income from all other sources, viz.: Rents.....	4,388 01
Aggregate cash income.....	<u>\$1,811,107 08</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$1,041,396 72
Deduct amounts actually received for re-insurance.....	60,618 57
Net amount paid on losses (of which \$109,295.62 belonged to prior years).....	\$980,718 15
Cash dividends actually paid.....	125,000 00
Paid or allowed during the year for commissions and brokerage.....	288,167 71
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	72,926 51
Paid State, national, and local taxes, in this and other States.....	55,238 64
All other payments, viz.: Miscellaneous expenses.....	156,845 37
Aggregate cash expenditures.....	<u>\$1,678,896 38</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire and Tornado Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$175,278,437	\$2,397,063 36
Written during the year.....		143,085,358	1,931,652 34
Total.....		\$318,363,795	\$4,328,715 70
Deduct expirations.....		137,057,641	1,872,825 11
Net amount in force December 31st, 1889.....		<u>\$181,306,154</u>	<u>\$2,455,890 59</u>

## RECAPITULATION OF FIRE AND TORNADO RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.	One year or less	\$76,077.208	\$1,102,208.78	1-2	\$551,104.89
1888.	Two years,	538,113	2,248.00	1-4	562.00
1889.		595,220	7,048.14	3-4	5,282.96
1887.	Three years,	14,388,128	170,947.25	1-6	28,491.21
1888.		16,057,509	195,705.15	1-2	97,852.58
1889.		18,732,932	220,872.32	5-6	184,080.27
1886.	Four years,	256,798	2,087.01	1-8	260.88
1887.		519,118	5,290.75	3-8	1,984.08
1888.		661,072	6,245.88	5-8	3,908.83
1889.		727,864	7,589.16	7-8	6,940.51
1885.	Five years,	18,728,874	288,981.64	1-10	28,898.16
1886.		8,799,065	118,604.55	3-10	35,581.86
1887.		8,867,651	110,414.19	1-2	55,207.09
1888.		9,496,688	125,928.22	7-10	88,149.75
1889.		7,677,896	96,745.10	9-10	87,070.59
Totals.....		\$181,806,154	\$2,455,890.59		\$1,174,546.51

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$25,531.672
Total amount of cash dividends declared since the company commenced business.....	2,334.542
Total amount of the company's stock owned by the directors at par value.....	142,500
Total amount loaned to officers and directors.....	42,500
Losses paid from organization to date.....	15,788,368
Dividends declared payable in stock from organization.....	1,000,000
Losses incurred during the year, fire.....	1,045,648
Loaned to stockholders not officers.....	16,600

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken.....	\$2,846,948.00
Premiums received.....	46,273.64
Losses paid.....	15,064.77
Total losses incurred during the year in the State of Michigan.....	14,462.65

## SPRING GARDEN INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, No. 431, WALNUT ST., PHILADELPHIA.

(Incorporated April 28, 1885; commenced business August 29, 1885.)

NELSON F. EVANS, *President.*G. B. ARMITAGE, *Secretary.*

Attorney for Michigan, ARCHIBALD G. LINDSAY, of Detroit.

## CAPITAL.

Capital stock paid..... \$400,000

## ASSETS.

Real estate.....	\$208,500.00
Loans on bond and mortgage of real estate (first liens).....	437,530.00
Interest due \$150.00 and accrued, \$9,128.99 on said mortgage loans; total.....	9,278.99
Total value of mortgaged premises, buildings (insured for \$341,500).....	\$324,950.00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds—	Par Value.	Market Value.
City of Cincinnati 7 8-10 per cent. ....	\$20,000 00	\$26,600 00
City of St. Joseph 6 per cent funding .....	20,000 00	23,400 00
Kansas City Water Works 6 per cent .....	10,000 00	10,500 00
North Pennsylvania R. R. general mortgage 7 per cent. ....	20,000 00	27,000 00
North Pennsylvania R. R. first mortgage 7 per cent. ....	10,000 00	11,600 00
Philadelphia & Reading R. R. consolidated 7 per cent. ....	20,000 00	26,850 00
Pittsburgh, Cincinnati & St. Louis R. R. registered 7 per cent	20,000 00	35,550 00
Pennsylvania R. R. consolidated 6 per cent. ....	10,000 00	12,175 00
Lehigh Valley R. R. consolidated 6 per cent. ....	20,000 00	27,200 00
People's Passenger Railway Co. 7 per cent. ....	10,000 00	12,000 00
Lehigh Coal and Navigation Co. consolidated 7 per cent. ....	20,000 00	26,400 00
American Steamship Co. 6 per cent. ....	5,000 00	5,825 00
Terre Haute & Logansport R. R. 6 per cent. ....	20,000 00	20,400 00
Cleveland, Columbus, Cincinnati & Indiana R. R. consoli- dated 6 per cent. ....	10,000 00	11,300 00
Jacksonville Southeastern R. R. general mortgage 6 per cent	20,000 00	18,000 00
Columbus & Cincinnati Midland R. R. first Mtg. 6 per cent. ....	20,000 00	19,000 00
Marietta & North Georgia R. R. first mortgage 6 per cent. ....	20,000 00	21,000 00
Zanesville & Ohio River R. R. first mortgage 6 per cent. ....	10,000 00	7,500 00
Clearfield & Jefferson R. R. first mortgage 6 per cent. ....	10,000 00	11,725 00
Texas & Pacific R. R. second mortgage 5 per cent. ....	12,000 00	4,620 00
Jacksonville, Tampa & Key West R. R. first Mtg. 6 per cent	10,000 00	10,000 00
Philadelphia & Reading R. R. Co. 5 per cent "stamped" .....	20,000 00	29,925 00
Poughkeepsie Bridge Co. first mortgage 6 per cent. ....	10,000 00	9,025 00
Philadelphia & Erie R. R. Co. general mortgage 4 per cent. ....	10,000 00	10,300 00
Pennsylvania & New York Canal & R. R. Co. Con. 5 per cent	10,000 00	11,600 00
<b>STOCKS—</b>		
Penn National Bank, of Philadelphia .....	10,000 00	19,250 00
Commercial National Bank, of Philadelphia .....	5,000 00	6,100 00
Fourth Street National Bank, of Philadelphia .....	10,000 00	12,200 00
<b>Totals (carried out at market value) .....</b>	<b>\$412,000 00</b>	<b>\$464,945 00</b>

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$143,505 .....	98,500 00
Cash in company's principal office, \$4,405.47; cash in bank, \$23,800.09 .....	28,205 56
Gross premiums in due course of collection .....	26,307 26
Rents due and accrued .....	321 49
<b>Aggregate amount of all the available assets of the company .....</b>	<b>\$1,273,588 30</b>

## LIABILITIES.

Amount of unpaid losses .....	\$17,661 52
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$112,182 84
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year. ....	65,198 59
Amount of reserve on all outstanding risks .....	178,376 43
Reclaimable by insured on perpetual policies .....	396,344 11
Commissions and brokerage .....	2,422 56
Return premiums .....	154 80
<b>Aggregate liabilities (except capital stock) .....</b>	<b>\$594,969 42</b>
Surplus as regards policy-holders .....	\$678,628 88
Capital stock .....	400,000 00
<b>Surplus over capital .....</b>	<b>\$278,628 88</b>

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums .....	On Fire Risks. \$312,477 78
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	55,451 29
<b>Net amount of cash actually received for premiums .....</b>	<b>\$257,026 44</b>
Interest received on bonds and mortgages .....	18,390 04
Interest and dividends received on bonds and stocks, and from all other sources .....	31,638 29

Income from all other sources, viz.: Rents .....	\$3,410 56
Earnings on perpetual policies canceled, \$467.26; surveys and transfers, \$498.00 .....	965 26
Deposit premiums received for perpetual fire risks, less five per cent (car- ried inside) .....	\$18,184 91
Aggregate cash income .....	<u>\$311,430 59</u>

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses .....	\$211,708 66
Deduct amounts actually received for salvages, \$4,881.22; re-insurance, \$9,056.35 .....	18,437 57
Net amount paid on losses (of which \$26,338.10 belonged to prior years) ..	\$198,266 09
Cash dividends actually paid .....	64,000 00
Paid or allowed during the year for commissions and brokerage .....	55,603 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	17,791 67
Paid State, national, and local taxes, in this and other States .....	14,941 56
All other payments, viz.: Miscellaneous expenses .....	14,427 23
Amount of deposit premium returned during the year on perpetual fire risks (carried inside) .....	\$7,581 75
Aggregate cash expenditures .....	<u>\$365,029 99</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1898 .....		\$26,625,127	\$817,880 15
Written or renewed during the year .....		29,719,808	325,708 26
Total .....		\$56,344,936	\$643,588 41
Deduct expirations and cancellations .....		26,527,745	297,222 74
In force at the end of the year .....		\$29,817,185	\$346,365 67
Deduct amount re-insured .....		577,256	6,165 77
Net amount in force December 31st, 1899 .....		\$29,239,929	\$340,199 90

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1899	One year or less	\$19,798,463	\$226,365 68	1-2	\$118,182 84
1898		38,850	380 18	1-4	95 04
1899	Two years,	69,425	564 51	3-4	423 39
1897		1,356,506	16,098 86	1-6	2,683 14
1898	Three years,	1,625,088	16,747 00	1-2	8,373 50
1899		2,087,329	21,929 39	5-6	18,274 47
1896		15,250	259 06	1-8	32 38
1897	Four years,	9,950	62 21	3-8	23 33
1898		31,830	347 31	5-8	217 07
1899		51,500	453 17	7-8	396 52
1895		223,905	3,246 86	1-10	324 68
1896		597,713	7,398 08	3-10	2,216 43
1897	Five years,	966,210	14,008 97	1-2	7,001 98
1898		1,029,419	12,768 85	7-10	8,938 19
1899		1,177,418	15,108 96	9-10	13,598 06
1884	Six years,	800	15 00	1-6	2 50
1898		4,000	16 00	2-3	10 67
1898		9,000	256 25	1-8	32 08
1894		11,000	412 50	2-8	103 12
1895		5,500	275 00	3-8	108 12
1896	Seven years,	9,000	537 50	1-2	268 75
1897		25,500	775 00	5-8	484 88
1898		13,300	672 50	6-8	504 88
1899		10,000	317 00	7-8	277 84
1892		2,500	37 50	3-10	11 25
1894		5,000	200 00	4-10	80 00
1896	Ten years,	7,000	290 00	6-10	138 00
1897		12,800	287 80	7-10	201 46
1898		8,000	210 00	8-10	168 00
1899		35,375	233 75	9-10	210 37
Totals .....		\$29,239,929	\$340,199 90		\$178,376 43
Perpetuals .....		\$97,711 00	\$396,344 11	90 and 96 %	\$361,709 70



## GENERAL INTERROGATORIES.

Total amount of cash dividends declared since the company commenced business.....	\$1,845,215
Total amount of the company's stock owned by the directors at par value.....	154,900
Total amount loaned to directors.....	51,000
Losses paid from organization to date.....	2,433,656
Dividends declared payable in stock from organization.....	200,000
Losses incurred during the year, fire.....	192,420
Loaned to stockholders not officers.....	59,500

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i> \$729,065 00
Premiums received.....	9,738 22
Losses paid.....	10,002 05
Total losses incurred during the year in the State of Michigan.....	10,169 35

## STANDARD FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 52, WALL ST., NEW YORK CITY.

(Incorporated March 26, 1859; commenced business March 29, 1859.)

WILLIAM M. ST. JOHN, *President.* - - - - - ROBERT H. MYERS, *Secretary.*

Attorney for Michigan, A. G. LINDSAY, of Detroit.

## CAPITAL.

Capital stock paid..... \$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$4,000 00
Value of lands mortgaged.....	\$3,400 00
Buildings (insured for \$5,600).....	5,600 00
Total value of mortgaged premises.....	<u>\$9,000 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States registered bonds.....	\$240,000 00	\$302,400 00	
New York City water stock.....	25,000 00	25,500 00	
New York, Chicago & St. Louis R. R. Co. bonds.....	11,000 00	10,230 00	
Totals (carried out at market value).....	<u>\$276,000 00</u>	<u>\$339,130 00</u>	339,130 00

Cash in company's principal office, \$996.32; cash in bank, \$30,008.60.....	31,004 92
Interest due and accrued on stocks, not included in "market value".....	297 50
Gross premiums in due course of collection.....	7,918 29
Aggregate amount of all the available assets of the company.....	<u>\$382,350 71</u>



## LIABILITIES.

Amount of unpaid losses.....		\$20,343 04
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$26,578 97	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	19,984 95	
Amount of reserve on all outstanding risks.....		46,558 92
Due and accrued for salaries, rent, advertising, or agency expenses.....		874 08
Taxes and assessments.....		308 43
Commissions and brokerage.....		1,461 30
Return premiums.....		558 95
Aggregate liabilities (except capital stock).....		\$70,306 23
Surplus as regards policy-holders.....	\$812,044 48	
Capital stock.....	200,000 00	
Surplus over capital.....	\$112,044 48	

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$81,111 75	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	11,764 56	
Net amount of cash actually received for premiums.....		\$69,347 19
Interest received on bonds and mortgages.....		287 34
Interest and dividends received on bonds and stocks, and from all other sources.....		11,068 23
Income from all other sources, viz.: Rents.....		622 17
Aggregate cash income.....		\$81,324 93

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$33,597 84	
Deduct amounts actually received for salvages, \$1,091.27; re-insurance, \$1,821.48.....	2,912 75	
Net amount paid on losses (of which \$4,974.95 belonged to prior years)....		\$30,685 09
Cash dividends actually paid.....		14,000 00
Paid or allowed during the year for commissions and brokerage.....		12,104 78
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		13,819 99
Paid State, national, and local taxes in this and other States.....		2,634 87
All other payments, viz.: Rent and miscellaneous expenses.....		6,560 74
Aggregate cash expenditures.....		\$79,805 47

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		
Written during the year.....	10,155,791	81,960 79
Total.....	\$20,931,717	\$169,896 58
Deduct expirations.....	9,836,246	78,575 28
In force at the end of the year.....	\$11,545,471	\$66,321 80
Deduct amount re-insured.....	689,624	4,315 33
Net amount in force December 31st, 1889.....	\$10,855,847	\$92,005 97

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.....	One year or less	\$5,861,885	\$53,147 94	1-2	\$26,578 97
1888.....		157,725	717 50	1-4	179 45
1889.....		166,825	773 44	3-4	580 08
1887.....	Two years,	1,240,209	9,205 69	1-6	1,534 28
1888.....		1,827,982	9,860 14	1-2	4,680 07
1889.....		1,209,271	9,151 03	5-6	7,609 19
1886.....	Three years,	21,000	108 00	1-8	13 50
1887.....		40,200	290 49	3-8	86 43
1888.....		24,050	241 90	5-8	151 19
1889.....	Four years,	19,000	802 44	7-8	264 64
1885.....		156,900	1,432 70	1-10	143 27
1886.....		79,100	1,014 55	3-10	804 36
1887.....	Five years,	224,250	2,528 63	1-2	1,264 31
1888.....		199,400	1,279 60	7-10	895 72
1889.....		214,250	2,531 62	9-10	2,278 46
Totals.....		\$10,855,847	\$92,005 97		\$46,558 92

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,108,096
Total amount of cash dividends declared since the company commenced business.....	596,020
Total amount of the company's stock owned by the directors at par value.....	41,700
Losses paid from organization to date.....	1,881,824
Losses incurred during the year, fire.....	46,575

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$207,885 00
Losses paid.....	2,055 66
Total losses incurred during the year in the State of Michigan.....	888 75
	478 75

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

MINNESOTA.

HOME OFFICE, ST. PAUL.

(Incorporated May 1, 1865; commenced business May 1, 1865.)

CHARLES H. BIGELOW, President.

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CHARLES B. GILBERT, Secretary.

Attorney for Michigan, C. H. OSBAND, of Lansing.

CAPITAL.

Capital stock paid.....\$500,000

ASSETS.

Real estate.....	\$107,220 74
Loans on bond and mortgage of real estate (first liens).....	576,770 00
Interest due \$879.17 and accrued, \$12,777.22 on said mortgage loans; total.....	13,156 39
Value of lands mortgaged.....	\$949,532 00
Buildings (insured for \$44,775).....	518,468 00
Total value of mortgaged premises.....	\$1,468,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

STOCKS—	Par Value.	Market Value.
First National Bank, St. Paul.....	\$32,000 00	\$64,000 00
Merchants' National Bank, St. Paul.....	47,500 00	85,500 00
Bank of Minnesota, St. Paul.....	10,000 00	14,000 00
St. Paul National Bank, St. Paul.....	6,000 00	6,900 00
First National Bank, Alexandria.....	2,000 00	2,500 00
St. Paul Trust Co., St. Paul.....	6,000 00	6,000 00
First National Bank, St. Peter.....	3,000 00	3,750 00
First National Bank, Glencoe.....	5,000 00	5,000 00
Seven Corners Bank, St. Paul.....	5,000 00	5,000 00
Chicago, St. P., M. & O. R. R. Co.....	10,000 00	12,000 00
St. Paul Warehouse & Elevator Co.....	19,250 00	4,812 50
North American Telegraph Co.....	5,000 00	5,000 00
BONDS—		
City of St. Paul, 5 per cent.....	60,000 00	68,000 00
City of Mankato, 7 per cent.....	8,500 00	8,923 00
Town of Sauk Center, 8 per cent.....	2,500 00	2,828 00
Town of Vernon Center, 7 per cent.....	7,500 00	7,875 00
Village of Detroit, 7 per cent.....	700 00	700 00
Town of Jo Davies, 7 per cent.....	5,500 00	5,775 00
" " Elmore, 7 per cent.....	6,500 00	6,525 00
" " Garden City, 7 per cent.....	7,000 00	7,350 00
" " Winnebago, 7 per cent.....	10,000 00	10,500 00
Village of Winnebago, 7 per cent.....	5,000 00	5,250 00
Town of Pilot Grove, 7 per cent.....	5,000 00	5,250 00
" " Oakwood, 7 per cent.....	7,500 00	7,875 00
" " Blue Earth City, 7 per cent.....	36,000 00	37,800 00
" " Granite Falls, 7 per cent.....	500 00	500 00
County of Pine, 10 per cent.....	4,500 00	4,850 00
" " Rock, 10 per cent.....	24,000 00	27,600 00
" " Dawson, 8 per cent.....	1,500 00	1,500 00
" " Barnes, D. T., 8 per cent.....	10,000 00	10,500 00
" " Grand Forks, D. T., 8 per cent.....	4,000 00	4,200 00
" " Grant, Minn., school district, 8 per cent.....	4,000 00	4,000 00
" " Yellow Medicine, Minn., school district, 9 per cent.....	100 00	100 00
" " Barnes & Cass, D. T., joint school district, 8 per cent.....	9,000 00	9,000 00
" " Carver, Minn., school district, 7 per cent.....	6,000 00	6,000 00
" " Griggs, D. T., school district, 8 per cent.....	500 00	500 00
" " Jerauld, D. T., school district, 8 per cent.....	2,400 00	2,400 00
" " Cass, D. T., school district, 8 per cent.....	1,500 00	1,500 00
" " Sanborn, D. T., school district, 8 per cent.....	5,500 00	5,500 00
" " Barnes & Cass, D. T., school district, 8 per cent.....	1,500 00	1,500 00
per cent.....	680 75	680 75
Peoria, Ill., Grape Sugar Co., 7 per cent.....	15,000 00	15,000 00
Town of Mazeppa, Minn., 7 per cent.....	5,000 00	5,250 00
Totals (carried out at market value).....	\$408,110 75	\$484,873 25

Amount loaned on stocks, bonds and other securities (except mortgages), held as collateral, the market value of which is \$472,790.....	289,600 00
Cash in company's principal office, \$3,728.88; cash in bank, \$128,423.32.....	132,152 20
Interest due and accrued on stocks, not included in "market value".....	8,725 27
Interest due and accrued on collateral loans.....	4,144 04
Net premiums in due course of collection.....	73,389 61
Bills receivable, not matured, taken for fire, marine or inland risks.....	23,849 77
Rents due and accrued.....	23 33

Aggregate amount of the assets of the company.....	\$1,713,904 60
Deduct special deposit.....	50,000 00
Total admitted assets.....	\$1,663,904 60

## LIABILITIES.

Amount of unpaid losses (of which \$7,566.57 are resisted).....	\$67,452 20
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$238,659 08
Re-insurance reserve, pro rata on fire risks running more than one year.....	356,381 54
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks, entire deposit or premium taken.....	81,527 91

Amount of reserve on all outstanding risks.....	676,518 48
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Aggregate liabilities (except capital stock).....	\$743,970 68
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Surplus as regards policy-holders.....	\$919,933 92
Capital stock.....	500,000 00
Surplus over capital.....	<u>\$419,933 92</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount of cash received for premiums.....	\$962,773 81	\$256,926 74
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	215,078 92	38,824 72
	<u>\$746,704 89</u>	<u>\$218,102 02</u>
Net amount of cash actually received for premiums.....		\$964,896 91
Interest received on bonds and mortgages.....		35,672 95
Interest and dividends received on bonds and stocks, and from all other sources.....		56,676 14
Income from all other sources, viz.: Rents.....		<u>8,578 48</u>
	<i>Fire.</i>	<i>Marine.</i>
Bills and notes received during the year for premiums re- maining unpaid (carried inside).....	\$73,389 61	\$23,849 77
Aggregate cash income.....		<u>\$1,065,824 48</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$581,272 43	\$188,528 57
Deduct amounts actually received for salvages, \$6,868.65; re- insurance \$91,335.74.....	82,358 17	15,846 22
	<u>\$498,914 26</u>	<u>\$172,682 35</u>
Net amount paid on losses (of which \$104,187.37 belonged to prior years).....		\$671,596 61
Cash dividends actually paid.....		50,000 00
Paid or allowed during the year for commissions and brokerage.....		200,673 65
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		47,495 65
Paid State, national, and local taxes, in this and other States.....		19,936 80
All other payments, viz.: Miscellaneous expenses.....		<u>47,293 37</u>
Aggregate cash expenditures.....		<u>\$1,036,996 08</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December, 31st 1888.....	\$92,150,209	\$1,147,449 17	\$3,285,077	\$102,357 08
Written during the year.....	58,134,389	964,266 50	31,741,532	249,812 04
Total.....	<u>\$150,284,598</u>	<u>\$2,111,715 67</u>	<u>\$35,026,609</u>	<u>\$352,169 12</u>
Deduct expirations.....	50,914,781	831,421 17	32,427,966	270,641 21
In force at the end of the year.....	<u>\$99,369,817</u>	<u>\$1,280,294 50</u>	<u>\$2,598,673</u>	<u>\$81,527 91</u>
Deduct amount re-insured.....	7,535,388	118,965 87		
Net amount in force, December 31st, 1889.....	<u>\$91,834,429</u>	<u>\$1,161,328 63</u>	<u>\$2,598,673</u>	<u>\$81,527 91</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1899	One year or less	\$35,532,709	\$477,818 06	1-2	\$238,659 03
1898	Two years,	169,494	1,645 78	1-4	411 44
1899		125,970	1,521 06	3-4	990 78
1897	Three years,	7,678,908	86,827 85	1-6	14,471 30
1898		7,830,256	89,191 88	1-2	44,585 93
1899	Four years,	8,334,279	98,883 04	5-6	82,402 50
1898		15,638	149 42	1-8	18 67
1897	Five years,	48,995	434 92	8-8	163 08
1898		38,377	383 17	5-8	239 45
1899		51,825	489 10	7-8	427 91
1898		4,180,619	64,376 55	1-10	6,437 65
1897		6,429,828	79,528 88	8-10	23,856 66
1898		7,105,561	80,641 54	1-2	40,820 77
1899		8,508,149	98,651 17	7-10	69,065 81
1898		5,798,906	80,966 22	9-10	72,837 59
Totals		\$91,834,429	\$1,161,328 68		\$594,990 57

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$11,926,926
Total amount of cash dividends declared since the company commenced business	916,696
Total amount of the company's stock owned by the directors at par value	184,700
Total amount loaned to officers and directors	189,238
Losses paid from organization to date	7,428,994
Losses incurred during the year, fire, marine and inland	644,530
Loaned to stockholders not officers	10,000

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.
St. Paul, Minnesota	\$50,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	Fire Risks.	Marine and Inland Risks.	Aggregate.
Fire, marine and inland risks taken	\$1,523,590 00	\$268,550 00	\$1,792,140 00
Premiums received	25,521 13	909 85	26,431 08
Losses paid	14,356 70	381 97	15,238 67
Total losses incurred during the year in the State of Michigan	14,998 27	381 97	15,380 24

## SUN INSURANCE COMPANY.

CALIFORNIA.

HOME OFFICE, No. 423, CALIFORNIA ST., SAN FRANCISCO.

(Incorporated February, 1882; commenced business February, 1882.)

C. L. TAYLOR, President.

ED. E. POTTER, Secretary.

Attorney for Michigan, JOHN C. GOODRICH, of Detroit.

## CAPITAL.

Capital stock paid.....\$300,000

## ASSETS.

Real estate	.....	\$90,000 00
Loans on bond and mortgage of real estate (first liens)	.....	191,597 32
Interest due \$7,444.13 and accrued, \$174.74 on said mortgage loans; total	.....	7,618 87
Value of lands mortgaged	.....	\$702,500 00
Buildings (insured for \$11,900)	.....	20,000 00
Total value of mortgaged premises	.....	\$722,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
Stockton	\$34,000 00	\$35,187 00	
Portland	23,500 00	24,061 82	
Forest Grove	4,500 00	5,365 60	
Newport	2,000 00	2,156 92	
Multnomah	20,000 00	20,588 98	
Totals (carried out at market value)	\$84,000 00	\$87,360 07	87,360 07

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$56,248	45,000 00
Cash in company's principal office, \$15,782.50 cash in bank, \$1,076.97	16,859 47
Interest due and accrued on collateral loans	97 00
Gross premiums in due course of collection	50,597 56
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks	23,732 93
Due from other companies for re-insurance on losses already paid	321 21

Aggregate amount of the assets of the company	\$513,184 43
Deduct special deposit in Oregon	50,000 00

Total admitted assets	\$463,184 43
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## Items not admitted as available assets.

From sundry companies	\$1,536 30
A. & B.	800 00
Total	\$1,836 30

## LIABILITIES.

Amount of unpaid losses	\$30,719 23
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy	\$69,496 50
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	46,584 90
Re-insurance reserve at 100 per cent on all unexpired marine and inland navigation risks, entire deposit or premium taken	48,429 45

Amount of reserve on all outstanding risks	164,510 85
Commissions and brokerage	9,860 65

Aggregate liabilities (except capital stock)	\$205,090 73
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Surplus as regards policy-holders	\$258,093 70
Capital stock	300,000 00
Impairment of capital	—\$41,906 30

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums	\$299,558 50	\$144,974 99	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums	87,687 83	64,260 66	
	\$181,870 87	\$80,714 33	
Net amount of cash actually received for premiums			\$262,585 20
Interest received on bonds and mortgages			14,035 69

Interest and dividends received on bonds and stocks, and from all other sources.....

\$6,255 00

Income from all other sources, viz.: Rents.....

5,612 00

Aggregate cash income.....

\$288,487 89

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$128,158 68	\$55,166 14

Net amount paid on losses.....

\$193,324 77

Cash dividends actually paid.....

15,000 00

Paid or allowed during the year for commissions and brokerage.....

45,221 22

Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....

29,748 09

Paid State, national, and local taxes, in this and other States.....

3,132 60

All other payments and expenditures.....

22,699 00

Aggregate cash expenditures.....

\$309,125 68

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$15,706,612	\$223,418 75	\$1,154,204	\$72,158 14
Written during the year.....	19,789,567	263,563 72	5,234,351	140,149 24
Total.....	\$35,446,179	\$486,977 47	\$6,388,455	\$212,307 38
Deduct expirations.....	16,066,457	223,433 11	4,236,545	114,845 17
In force at the end of the year.....	\$19,349,722	\$263,544 36	\$2,151,910	\$97,462 21
Deduct amount re-insured.....	3,460,783	40,839 12	1,572,719	49,082 76
Net amount in force December 31st, 1889.....	\$15,888,939	\$223,155 24	\$779,191	\$48,429 45

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$10,182,943	\$183,998 01	1-2	\$69,496 50
1888.....	Two years.....	63,488	770 98	1-4	192 73
1887.....	Three years.....	1,357,665	19,755 96	1-6	3,292 66
1886.....	Four years.....	1,820,712	26,433 08	1-2	13,216 54
1885.....	Five years.....	2,241,172	32,608 44	5-6	27,169 54
1884.....		31,526	563 67	1-10	56 33
1883.....		54,058	890 01	2-10	269 70
1882.....		37,780	534 32	1-2	267 16
1881.....		63,018	1,106 33	7-10	774 43
1880.....		86,557	1,495 29	9-10	1,345 77
Totals.....		\$15,888,939	\$223,155 24		\$116,061 40

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date..... \$2,448,744 74  
 Total amount of cash dividends declared since the company commenced business..... 135,000 00  
 Total amount of the company's stock owned by the directors at par value..... 67,000 00  
 Losses paid from organization to date..... 944,221 22  
 Losses incurred during the year, fire and marine..... 240,711 22

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

*Name States and Countries.*

Oregon..... \$50,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken..... \$347,482 00  
 Premiums received..... 4,145 80  
 Losses paid..... 2,244 22  
 Total losses incurred during the year in the State of Michigan..... 2,244 22



## TEUTONIA FIRE INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, No. 424, WALNUT ST., PHILADELPHIA.

(Incorporated August 7, 1871; commenced business, September 1, 1871.)

EUGENE FRANSSEN, *President.* - - - - - THOMAS CHAMBERLIN, *Secretary.*

Attorney for Michigan, PETER SCHULTE, of Detroit.

## CAPITAL.

Capital stock paid.....\$200,000

## ASSETS.

Real estate.....	\$81,392 65
Loans on bond and mortgage of real estate (first liens).....	43,850 00
Interest due \$27.00, and accrued \$570.13 on said mortgage loans; total.....	597 13

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS--	Par Value.	Market Value.	
Lehigh Valley R. R. Co.....	\$15,000 00	\$20,962 50	
Pennsylvania R. R. Co.....	5,000 00	6,600 00	
Pittsburgh, Cincinnati & St. Louis R. R. Co.....	10,000 00	11,825 00	
City of Trenton school loan.....	1,000 00	1,110 00	
Catawissa R. R. Co.....	10,000 00	12,200 00	
Schuylkill River E. side R. R. Co.....	10,000 00	10,450 00	
Chicago & W. Indiana R. R. Co.....	6,000 00	6,840 00	
North Pennsylvania R. R. Co.....	15,000 00	18,225 00	
Georgia, Carolina & Northern R. R. Co.....	15,000 00	15,450 00	
Savannah & Western R. R. Co.....	15,000 00	14,775 00	
Totals (carried out at market value).....	\$102,000 00	\$118,437 50	118,437 50

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$7,495.00.....	6,385 00
Cash in company's principal office, \$103.41; cash in bank, \$9,520.57.....	9,623 98
Interest due and accrued on collateral loans.....	153 20
Net premiums in due course of collection.....	3,503 81
Rents due and accrued.....	319 90
Perpetual policies on real estate less 10 per cent.....	969 75
Aggregate amount of all the available assets of the company.....	\$265,232 92

## LIABILITIES.

Amount of unpaid losses.....	\$225 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$5,621 15
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	9,510 30
Amount of reserve on all outstanding risks.....	16,131 45
Reclaimable by insured on perpetual policies.....	23,185 12
Due and accrued for salaries, rent, advertising, or agency expenses.....	60 00
Commissions and brokerage.....	396 56
Rents paid in advance.....	200 00
Aggregate liabilities (except capital stock).....	\$40,198 13



Surplus as regards policy-holders .....	\$225,084 79
Capital stock .....	200,000 00
Surplus over capital .....	\$25,084 79

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums .....	\$27,963 16	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	5,846 15	
Net amount of cash actually received for premiums .....		\$22,117 01
Interest received on bonds and mortgages .....		2,159 18
Interest and dividends received on bonds and stocks, and from all other sources .....		6,493 63
Income from all other sources, viz.: Rents .....		1,976 26
Deposit premiums received for perpetual fire risks (carried inside) .....	\$216 00	
Aggregate cash income .....		\$32,746 08

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses .....	\$13,416 92	
Deduct amounts actually received for salvages, \$259.06; re-insurance, \$285.58 .....	544 58	
Net amount paid on losses (of which \$436.44 belonged to prior years) .....		\$12,872 34
Cash dividends actually paid .....		8,000 00
Paid or allowed during the year for commissions and brokerage .....		3,960 44
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....		4,237 00
Paid State, national and local taxes, in this and other States .....		2,445 82
All other payments, viz.: Miscellaneous expenses .....		1,915 40
Aggregate cash expenditures .....		\$33,451 00

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888 .....		\$3,742,975	\$33,418 89
Written during the year .....		3,529,832	28,884 97
Total .....		\$7,272,807	\$62,308 86
Deduct expirations .....		3,297,458	26,789 11
In force at the end of the year .....		\$3,975,349	\$35,560 25
Deduct amount re-insured .....		296,117	2,786 88
Net amount in force December 31st, 1889 .....		\$3,679,232	\$32,823 37

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889 .....	One year or less .....	\$1,910,560	\$13,242 30	1-2	\$6,621 15
1887 .....	Three years, .....	432,508	4,690 65	1-6	780 11
1888 .....		246,153	2,641 99	1-2	1,320 99
1889 .....		306,813	3,326 12	5-6	2,771 77
1885 .....	Five years, .....	80,000	1,113 72	1-10	111 37
1886 .....		86,440	1,054 25	8-10	316 27
1887 .....		158,250	1,578 37	1-2	789 18
1888 .....		149,220	1,367 61	7-10	957 33
1889 .....		188,788	1,719 61	9-10	1,547 65
1885 .....	Seven years, .....	15,200	167 00	1-14	11 08
1886 .....		24,000	604 25	3-14	129 42
1887 .....		33,500	477 50	5-14	170 54
1888 .....		16,000	215 00	1-2	107 50
1889 .....		11,000	282 50	9-14	149 48
1885 .....		12,500	188 75	11-14	148 30
1886 .....		11,000	213 75	13-14	186 48
Perpetual—Entire premium .....		1,006,760	23,185 12	-----	23,185 12
Totals .....		\$4,685,992	\$56,008 49	-----	\$39,316 57

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$378,815
Total amount of cash dividends declared since the company commenced business.....	180,254
Total amount of the company's stock owned by the directors at par value.....	79,200
Losses paid from organization to date.....	185,902
Losses incurred during the year, fire.....	13,205
Loaned to stockholders not officers.....	2,400

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risks.
Premiums received.....	\$185,805 00
Losses paid.....	1,350 30
Total losses incurred during the year in the State of Michigan.....	678 78

TEUTONIA FIRE AND MARINE INSURANCE COMPANY.

OHIO.

HOME OFFICE, NOS. 114 AND 116, EAST THIRD ST., DAYTON.

(Incorporated February, 1885; commenced business March 1, 1885.)

JACOB DECKER, President.

J. LINXWEILER, Jr., Secretary.

Attorney for Michigan, LEWIS ATKINS, of Port Huron.

CAPITAL.

Capital stock paid.....\$100,000

ASSETS.

Real estate.....	\$5,664 28
Loans on bond and mortgage of real estate (first liens).....	206,170 00
Interest due \$210.00 and accrued, \$6,838.50 on said mortgage loans; total.....	7,048 50
Value of lands mortgaged.....	\$288,100 00
Buildings (insured for \$104,100).....	337,400 00
Total value of mortgaged premises.....	\$625,500 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States bonds.....	\$70,000 00	\$88,900 00	
Stocks—			
Merchants' National Bank.....	16,900 00	27,040 00	
Winters' National Bank.....	4,000 00	6,320 00	
Third National Bank, Piqua, O.....	1,000 00	1,050 00	
Xenia, O., Gas Co.....	9,650 00	5,000 00	
Totals (carried out at market value).....	\$101,550 00	\$128,310 00	128,310 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$40,800.00.....	23,500 00
Cash in company's principal office, \$1,388.11; cash in bank, \$23,341.55.....	24,729 66
Interest due and accrued on collateral loans.....	48 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States.....	\$200,000 00	\$252,750 00	
City of Portland, Oregon.....	50,000 00	57,750 00	
Evanston Water Loan.....	5,000 00	5,300 00	
Lincoln Park.....	5,000 00	5,200 00	
STOCKS—			
National Bank of America.....	10,000 00	14,000 00	
Union National Bank.....	10,000 00	16,500 00	
Continental National Bank.....	22,500 00	29,925 00	
Chicago & N. W. R'y, Com.....	25,000 00	27,562 50	
" " " " Pref'd.....	25,000 00	35,625 00	
Chicago & Alton R. R.....	10,000 00	18,300 00	
Illinois Central R. R.....	20,000 00	23,700 00	
Chicago City R'y.....	100,000 00	247,000 00	
Chicago West Div. R'y.....	6,200 00	37,944 00	
North Chicago City R'y.....	5,000 00	27,500 00	
" " " " Street R. R.....	10,000 00	12,200 00	
National R'y.....	37,500 00	40,125 00	
Davenport & Rock Island R. R.....	25,000 00	26,250 00	
Packers and Provision Dealers' Ins. Co.....	100,000 00	104,000 00	
Central Music Hall.....	2,200 00	6,980 00	
Dearborn Club.....	25,000 00	25,000 00	
Totals (carried out at market value).....	\$693,400 00	\$1,008,561 50	\$1,008,561 50

Cash in company's principal office, \$519.32; cash in bank, \$25,871.01.....	26,390 33
Interest due and accrued on stocks, not included in "market value".....	4,986 23
Gross premiums in due course of collection.....	42,716 09
Due from other companies, etc., for losses paid and premiums advanced.....	18,830 33

Aggregate amount of the assets of the company.....	\$1,334,267 64
Deduct special deposit in Oregon.....	57,750 00

Total admitted assets.....	\$1,276,517 64
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## LIABILITIES.

* Amount of unpaid losses (of which \$8,695.90 are resisted).....	\$58,944 13
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Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$211,173 61
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	133,766 52

Amount of reserve on all outstanding risks.....	349,940 13
Commissions and brokerage.....	4,230 63
All other items.....	18,104 43

Aggregate.....	\$431,219 33
Deduct liability on special deposit.....	3,397 33

Net liabilities (except capital stock).....	\$427,821 93
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Surplus as regards policy-holders.....	\$348,695 71
Capital stock.....	500,000 00
Surplus over capital.....	\$348,695 71

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums.....	\$657,857 59	\$353 01
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	130,623 71	
	\$527,233 88	\$353 01

\* Re-insurance not allowed in companies not authorized in Michigan.

# TRADERS' INSURANCE COMPANY.

265

Amount of cash actually received for premiums.....	\$527,586 89
received on bonds and mortgages.....	13,323 36
and dividends received on bonds and stocks, and from all other.....	45,143 40
Aggregate cash income.....	\$586,053 65

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Amount actually paid for losses.....	\$425,009 24
Amounts actually received for salvages, \$4,602.46; re-insurance,.....	31,010 52
Amount paid on losses (of which \$58,270.53 belonged to prior years).....	\$393,998 72
Dividends actually paid.....	50,000 00
Allowed during the year for commissions and brokerage.....	101,052 57
During the year for salaries, fees, and all other charges of officers, agents, and all other employes.....	41,756 59
Taxes, national and local taxes, in this and other States.....	15,723 01
Payments, viz.: Rent and miscellaneous expenses.....	24,560 47
Aggregate cash expenditures.....	\$627,091 36

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
December 31st, 1888.....	\$46,126,580	\$646,895 15		
During the year.....	46,084,052	657,287 88	\$152,736	\$353 01
Expirations.....	\$92,210,582	\$1,304,182 98	\$152,736	\$353 01
	42,523,862	583,728 89	152,736	353 01
Balance at the end of the year.....	\$49,686,720	\$720,454 59		
Amount re-insured.....	3,010,048	46,657 05		
Amount in force December 31st, 1889.....	\$46,676,672	\$673,797 54		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
One year or less.....	\$27,289,591	\$422,847 23	1-2	\$211,173 61
Two years, {.....	91,275	830 73	1-4	207 68
	145,500	1,102 17	3-4	826 63
Three years, {.....	3,780,905	45,211 60	1-6	7,535 26
	3,812,245	48,358 71	1-2	24,179 25
	4,369,916	58,867 03	5-6	49,055 86
Four years, {.....	37,500	264 57	1-8	33 07
	141,550	1,155 96	3-8	433 47
	159,650	1,409 46	5-8	890 90
	308,949	2,681 91	7-8	2,346 72
Five years, {.....	884,882	10,972 53	1-10	1,097 25
	892,411	13,746 60	3-10	3,973 98
	1,360,911	19,892 08	1-2	9,946 04
	1,667,611	22,304 57	7-10	15,613 15
	1,833,776	25,152 39	9-10	22,637 16
	\$46,676,672	\$673,797 54		\$349,940 13

## GENERAL INTERROGATORIES.

Amount of premiums received from the organization of the company to date.....	\$7,200,542
Amount of cash dividends declared since the company commenced business.....	872,500
Amount of the company's stock owned by the directors at par value.....	109,800
Amount from organization to date.....	4,407,657
Accrued during the year, fire, marine and inland.....	415,736

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein.

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$87,750 00	\$3,397 39

### BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$2,306,634 00
Premiums received.....	48,333 02
Losses paid.....	30,657 05
Total losses incurred during the year in the State of Michigan.....	27,761 53

## UNION INSURANCE COMPANY.

### CALIFORNIA.

HOME OFFICE, No. 418, CALIFORNIA ST., SAN FRANCISCO.

(Incorporated April 28, 1865; commenced business June 30, 1865.)

NATHANIEL T. JAMES, *President.* - - - - - JAMES D. BAILEY, *Secretary.*

Attorney for Michigan, WILLIAM MCBAIN, of East Saginaw.

### CAPITAL.

Capital stock paid .....\$750,000

### ASSETS.

Real estate.....	\$125,000 00
Loans on bond and mortgage of real estate (first liens).....	186,250 00
Interest due on said mortgage loans.....	154 00
Value of lands mortgaged.....	\$386,670 00
Buildings (insured for \$99,600).....	151,500 00
Total value of mortgaged premises.....	\$538,170 00

### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par Value.</i>	<i>Market Value.</i>
United States.....	\$30,000 00	\$38,100 00
Oakland City, California.....	19,000 00	22,454 27
San José City, California.....	30,750 00	33,210 00
Alameda Town, California.....	2,000 00	2,000 00
Montgomery Avenue, San Francisco.....	120,000 00	24,000 00
Burlington, Cedar Rapids & Northern R. R.....	28,000 00	22,195 00
Chicago, Burlington & Quincy R. R.....	25,000 00	32,375 00
Chicago & Northwestern R. R.....	35,000 00	50,400 00
Chicago, St. Paul, Minneapolis & Omaha R. R.....	25,000 00	30,250 00
Chicago, Milwaukee & St. Paul R. R.....	25,000 00	26,000 00
Chicago, Rock Island & Pacific R. R. (extension and collateral).....	25,000 00	26,781 00
Chicago, Rock Island and Pacific R. R., first mortgage.....	20,000 00	27,200 00
Delaware, Lackawanna & Western R. R.....	2,000 00	2,700 00
Lake Shore and Michigan Southern R. R.....	25,000 00	31,875 00
Michigan Central R. R.....	25,000 00	31,500 00
Metropolitan Elevated R. R. (N. Y. C.).....	15,000 00	17,400 00
New York Central & Hudson R. R.....	35,000 00	46,638 00
Market Street Cable R. R. (San Francisco).....	40,000 00	50,850 00
Powell Street Cable R. R. (San Francisco).....	25,000 00	30,250 00
Omnibus Cable R. R. (San Francisco).....	35,000 00	43,700 00
Spring Valley Water Works (San Francisco).....	35,000 00	43,575 00
Contra Costa Water Works (Oakland, Cal.).....	45,000 00	46,125 00
Oakland Gas-light (Oakland, Cal.).....	24,000 00	24,590 00
Totals (carried out at market value).....	\$685,750 00	\$703,106 27



# UNION INSURANCE COMPANY.

267

on stocks, bonds, and other securities (except mortgages), ral, the market value of which is \$46,830.....	\$31,000 00
y's principal office and cash in banks.....	52,543 91
in due course of collection.....	137,387 01
not matured, taken for fire, marine, or inland risks.....	33,244 65
companies for re-insurance on losses already paid.....	2,000 00
Amount of all the available assets of the company.....	<u>\$1,270,687 84</u>

Items not Admitted as Available Assets.	
due company.....	<u>\$1,498 66</u>

## LIABILITIES.

id losses (of which \$5,400.00 are resisted) .....	\$69,585 65
at 50 per cent of premiums on fire risks, running one date of policy.....	\$252,235 15
pro rata on fire risks, running more than one year.....	122,169 18
at 100 per cent on all unexpired marine and inland nav- re deposit or premium taken.....	48,084 70
ve on all outstanding risks .....	422,509 03
of bills and notes taken in advance for premiums on and inland policies.....	11,129 23
declared, due or to become due.....	10 00
for salaries, rent, advertising, or agency expenses.....	7,407 34
d brokerage (estimated).....	5,075 00
ilities (except capital stock).....	<u>\$523,361 28</u>
policy-holders.....	\$747,326 56
.....	750,000 00
capital.....	<u>-\$2,673 44</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
h received for premiums.....	\$392,497 03	\$188,640 99
d for re-insurance, for rebate, abatement, urus.....	172,751 82	87,641 06
	<u>\$719,745 71</u>	<u>\$95,999 33</u>
ash actually received for premiums.....		\$815,745 04
on bonds and mortgages.....		10,446 39
dends received on bonds and stocks, and from all other		
other sources, viz.: Rents.....		48,879 36
ived during the year for premiums remaining unpaid		8,460 00
	<u>\$83,244 65</u>	
ash income.....		<u>\$883,530 79</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
ly paid for losses.....	\$630,547 03	\$98,353 95
ually received for salvages, \$38.60; and 59.35.....	112,488 53	23,009 42
	<u>\$518,058 50</u>	<u>\$70,344 53</u>
on losses (of which \$59,621.05 belonged to prior years).. actually paid.....		\$588,403 03
		29,990 00

Paid or allowed during the year for commissions and brokerage.....	\$200,703 5
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	50,152 5
Paid State, National and local taxes in this and other States.....	19,101 0
All other payments, viz.: Miscellaneous expenses.....	67,206 2
Aggregate cash expenditures.....	<u>\$955,556 4</u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$48,214,946	\$611,372 11	\$1,761,576	\$98,695
Written during the year.....	66,932,447	939,051 08	14,017,908	177,048
Total.....	\$115,147,393	\$1,550,423 19	\$15,778,984	\$275,743
Deduct expirations.....	58,056,096	778,498 73	14,354,637	190,373
In force at the end of the year.....	\$57,091,297	\$776,924 46	\$1,424,247	\$85,370
Deduct amount re-insured.....	4,087,547	60,024 41	634,073	57,235
Net amount in force December 31, 1889.....	\$53,003,750	\$716,910 05	\$790,174	\$48,084

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount Premium Unearned.</i>
1889.....	One year or less.....	\$36,895,692	\$504,470 31	1-2	\$252,235
1888.....		51,758	287 75	1-4	71
1889.....	Two years,.....	49,821	658 57	3-4	498
1887.....		3,125,258	38,507 62	1-6	6,417
1885.....	Three years,.....	4,985,856	68,685 68	1-2	31,942
1889.....		5,186,261	69,820 27	5-6	58,188
1887.....	Four years,.....	16,950	172 40	7-8	150
1885.....		256,410	3,187 10	1-10	315
1886.....		355,850	4,999 55	3-10	1,499
1887.....	Five years,.....	472,691	7,415 91	1-2	3,709
1888.....		668,068	9,157 92	7-10	6,410
1889.....		1,049,560	14,548 97	9-10	13,069
Totals.....		\$53,003,750	\$716,910 05		\$374,424

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$10,275,9
Total amount of cash dividends declared since the company commenced business.....	2,295,0
Total amount of the company's stock owned by the directors at par value.....	99,6
Losses paid from organization to date.....	5,779,6
Losses incurred during the year, fire, marine, and inland.....	584,8
Amount deposited in different States and countries for the security of all the company's policy-holders.....	25,0

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks
Fire risks taken.....	\$1,626,650
Premiums received.....	28,827
Losses paid.....	22,784
Total losses incurred during the year in the State of Michigan.....	24,108

## UNION INSURANCE COMPANY.

## PENNSYLVANIA.

## HOME OFFICE, PHILADELPHIA.

Incorporated February 6, 1804; commenced business July 25, 1808.)

SHEAD, *President.* - - - - - JOHN M. COWELL, *Secretary.*

Attorney for Michigan, FRANK O. DAVENPORT, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000

## ASSETS.

and mortgage of real estate (first liens).....	\$180,000 00
paid mortgage loans.....	10,400 00
	150 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
aware Canal.....	\$15,000 00	\$11,880 00	
	15,000 00	9,150 00	
	6,000 00	6,875 00	
	10,000 00	10,500 00	
Co.....	10,000 00	11,800 00	
R. R., Parkersburg branch.....	25,000 00	29,875 00	
iana R. R.....	15,000 00	15,825 00	
ending R. R.....	25,000 00	30,000 00	
Trust.....	10,000 00	10,000 00	
st.....	34,000 00	30,600 00	
y & Lewisburg R. R.....	4,000 00	4,000 00	
	2,000 00	2,080 00	
ending R. R.....	9,000 00	5,820 00	
	13,000 00	13,325 00	
R. R.....	5,000 00	6,900 00	
a R. R.....	6,800 00	12,240 00	
	1,200 00	1,488 00	
onal Bank.....	6,800 00	16,884 00	
ices' National Bank.....	8,800 00	14,168 00	
safety Insurance Co.....	2,200 00	4,752 00	
	41,250 00	43,725 00	
out at market value).....	\$285,050 00	\$291,337 00	291,337 00

on stocks, bonds, and other securities (except mortgages),	
al, the market value of which is \$11,953.00.....	10,026 67
's principal office, \$4,510.06; cash in bank, \$28,368.53.....	32,878 58
accrued on stocks, not included in "market value".....	771 66
due course of collection.....	22,952 28
accrued.....	1,300 04
nal insurance on building.....	742 50

mount of all the available assets of the company .....	\$530,558 73
--	--------------

## LIABILITIES.

id losses (of which \$5,013.70 are resisted).....	\$48,949 16
at 50 per cent of premiums on fire risks, running one	
date of policy.....	\$88,618 95
pro rata on fire risks running more than one year....	89,585 71



Amount of reserve on all outstanding risks.....	\$178,214 66
Reclaimable by insured on perpetual policies (entire deposit or premium taken).....	38,865 21
Cash dividends declared, due or to become due.....	2,414 82
Due for re-insurance premiums.....	1,289 03

Aggregate liabilities (except capital stock)..... **\$269,732 88**

Surplus as regards policy-holders.....	\$260,825 85
Capital stock.....	250,000 00
Surplus over capital.....	<b>\$10,825 85</b>

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums.....	\$842,395 57	\$295,572 23	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	65,250 21	191,355 90	
	\$277,045 36	\$104,216 33	
Net amount of cash actually received for premiums.....			\$381,261 69
Interest received on bonds and mortgages.....			400 00
Interest and dividends received on bonds and stocks, and from all other sources.....			17,947 00
Income from all other sources, viz.: Rents.....			6,828 06
Marine deductions.....			12 67
Bills and notes received during the year for premiums remaining unpaid (carried inside).....		\$36,784 98	
Deposit premiums received for perpetual fire risks, less 10 per cent (carried inside).....		1,002 60	
Aggregate cash income.....			<b>\$406,449 42</b>
Received for calls on capital.....		\$74,842 38	

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses.....	\$168,008 29	\$379,659 17	
Deduct amounts actually received for salvages, re-insurance, \$180,232.35.....	15,167 81	196,066 38	
	\$152,835 48	\$198,578 79	
Net amount paid on losses (of which \$140,113.10 belonged to prior years).....			\$346,409 27
Cash dividends actually paid.....			132 31
Paid or allowed during the year for commissions and brokerage.....			64,710 10
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			23,454 31
Paid State, national, and local taxes, in this and other States.....			8,899 44
Interest paid on borrowed money.....			4,060 32
All other payments, viz.: Miscellaneous expenses.....			48,130 86
Amount of deposit premium returned during the year on perpetual fire risks (carried inside).....		\$1,690 47	
Aggregate cash expenditures.....			<b>\$495,796 61</b>

## MISCELLANEOUS.

Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31st, 1888.....	\$34,687,073	\$416,569 13	\$2,662,408	\$68,035 97
Written during the year.....	27,978,500	\$41,740 47	43,132,948	224,998 82
Total.....	\$62,665,573	\$758,309 60	\$45,825,351	\$293,034 79
Deduct expirations.....	30,300,759	\$68,676 35	45,825,351	293,034 79
In force at the end of the year.....	\$32,364,814	\$394,633 25		
Deduct amount re-insured.....	2,691,965	\$3,904 39		
Net amount in force December 31st, 1889.....	\$29,672,849	\$390,828 86		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
.....	\$18,358,287	\$177,237 90	1-2	\$88,618 95
.....	76,065	835 01	1-4	208 75
.....	53,332	602 44	3-4	451 84
.....	3,206,125	37,784 61	1-6	6,289 10
.....	2,631,961	32,255 27	1-2	16,127 63
.....	2,516,373	20,883 01	5-6	24,902 50
.....	79,250	816 48	1-8	102 06
.....	81,575	908 58	3-8	301 34
.....	111,025	1,350 11	5-8	843 82
.....	50,400	494 42	7-8	432 61
.....	1,202,301	13,747 57	1-10	1,374 75
.....	1,252,507	14,060 63	3-10	4,224 18
.....	1,925,444	19,856 01	1-2	9,928 00
.....	1,707,563	18,047 06	7-10	12,682 90
.....	1,221,651	13,084 74	9-10	11,776 23
.....	1,296,726	38,865 21	.....	84,978 69
.....	\$30,969,575	\$399,694 07	.....	\$213,196 35

## GENERAL INTERROGATORIES.

.....	\$21,405,254
.....	1,876,221
.....	20,325
.....	15,634,305
.....	15,000
.....	435,871
.....	10,027

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	Fire Risks.	Marine and Inland Risks.	Aggregate.
.....	\$982,450 00	\$104,280 00	\$1,086,730 00
.....	13,598 22	185 98	13,779 15
.....	10,841 96	300 00	11,141 96
.....	6,579 03	300 00	6,879 03

## UNION FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 426, MAIN ST., BUFFALO.

Incorporated June 16, 1874; commenced business June 16, 1874.)

K. President. - - - - - ALEXANDER MARTIN, Secretary.

Attorney for Michigan, KARL SCHMIDT, of Detroit.

## CAPITAL.

Capital stock paid.....\$100,000

## ASSETS.

.....	\$12,500 00
.....	116,850 50
.....	1,487 40

.....  
 .....  
 00, and accrued, \$740.40 on said mortgage loans; total

Value of lands mortgaged.....	\$238,687 00
Buildings (insured for \$15,000).....	154,875 00
Total value of mortgaged premises.....	<u>\$388,062 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States registered bonds.....	\$5,000 00	\$6,250 00	
Buffalo city bonds.....	1,000 00	1,000 00	
Buffalo East Side Street Railroad bonds.....	6,000 00	6,000 00	
Totals (carried out at market value).....	<u>\$12,000 00</u>	<u>\$13,250 00</u>	\$13,250 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$6,000.....	2,400 00
Buffalo city warrants.....	4,083 23
Cash in company's principal office, \$1,494.73; cash in bank, \$12,193.04.....	13,687 77
Interest due and accrued on stocks, not included in "market value".....	35 00
Interest due and accrued on collateral loans.....	47 00
Net premiums in due course of collection.....	6,632 61
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....	297 38
Due from other companies for re-insurance on losses already paid.....	29 66

Aggregate amount of all the available assets of the company..... \$171,300 55

## LIABILITIES.

Amount of unpaid losses.....	\$3,350 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$23,955 62
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	9,731 00
Amount of reserve on all outstanding risks.....	33,686 62
Aggregate liabilities (except capital stock).....	<u>\$37,036 62</u>
Surplus as regards policy-holders.....	\$134,263 93
Capital stock.....	100,000 00
Surplus over capital.....	<u>\$34,263 93</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$37,145 16	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	4,405 05	
Net amount of cash actually received for premiums.....		\$32,740 11
Interest received on bonds and mortgages.....		7,246 05
Interest and dividends received on bonds and stocks, and from all other sources.....		991 80
Income from all other sources, viz.: Rents.....		171 25
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	\$297 38	
Aggregate cash income.....		<u>\$41,149 21</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses.....	\$17,783 21	
Deduct amounts actually received for salvages, \$98.42; re-insurance, \$1,325.82.....	1,424 24	

paid on losses (of which \$1,838.86 belonged to prior years).....	\$16,358 97
actually paid.....	6,000 00
deducted during the year for commissions and brokerage.....	3,738 70
the year for salaries, fees, and all other charges of officers, agents, and all other employes.....	6,315 00
national, and local taxes, in this and other States.....	1,846 38
ments, viz.: General expenses.....	1,736 72
cash expenditures.....	\$35,995 77

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
per 31st, 1888.....	\$4,249,964	\$58,866 21
the year.....	4,098,897	40,555 56
.....	\$5,348,861	\$99,421 77
ons.....	3,892,207	32,929 94
the end of the year.....	\$4,456,654	\$66,491 83
re-insured.....	290,464	2,646 01
in force December 31st, 1889.....	\$4,166,190	\$63,845 82

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
year or less.....	\$2,508,759	\$47,911 25	1-2	\$23,955 62
1 year.....	598,500	5,598 25	1-6	983 04
2 years.....	637,783	6,062 71	1-2	3,031 36
3 years.....	711,612	6,919 62	5-6	5,766 60
.....	\$4,456,654	\$66,491 83		\$33,686 62

## GENERAL INTERROGATORIES.

premiums received from the organization of the company to date.....	\$446,803
cash dividends declared since the company commenced business.....	108,000
the company's stock owned by the directors at par value.....	55,700
owned to officers and directors.....	1,000
organization to date.....	199,951
during the year, fire.....	17,870
holders, not officers.....	2,060

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
.....	\$227,291 00
ed.....	2,872 53
.....	957 75
erred during the year in the State of Michigan.....	957 75



## UNITED FIREMEN'S INSURANCE COMPANY.

## PENNSYLVANIA.

HOME OFFICE, No. 419, WALNUT ST., PHILADELPHIA.

(Incorporated April 2, 1860; commenced business April 1, 1861.)

JOSEPH L. CAVEN, *President*. - - - - - ROBERT B. BEATH, *Secretary*.

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

## CAPITAL.

Capital stock paid ..... \$300,000

## ASSETS.

Real estate.....	\$108,850 00
Loans on bond and mortgage of real estate (first liens) and ground rents	603,671 50
Interest due, \$2,339.41, and accrued, \$8,653.73, on said mortgage loans;	
total.....	11,003 10

Total value of mortgaged premises..... \$1,289,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
Philadelphia City.....	\$40,000 00	\$42,000 00	
City of Woonsocket, Dakota.....	6,000 00	6,300 00	
Northern Central R. R.....	10,000 00	12,000 00	
Chicago & Western Indiana R. R.....	10,000 00	11,900 00	
Jacksonville, Tampa & Key West R. R. Co.....	10,000 00	10,000 00	
Zanesville & Ohio R. R. Co.....	10,000 00	8,000 00	
Chattanooga Union R. R.....	15,000 00	15,375 00	
Oregon Pacific R. R. Co.....	10,000 00	8,250 00	
McKeesport & Belle Vernon R. R. Co.....	10,000 00	11,500 00	
Atlantic City R. R. Co.....	20,000 00	20,600 00	
Toledo Belt Line Railway Co.....	10,000 00	10,000 00	
Pennsylvania Equipment Trust.....	10,000 00	9,800 00	
Mortgage Trust Co. of Pennsylvania.....	10,000 00	10,000 00	
Real Estate Title Insurance & Trust Co., Philadelphia.....	20,000 00	20,000 00	
STOCKS—			
Continental Passenger Railway Co.....	20,000 00	24,000 00	
Union Passenger Railway Co.....	7,500 00	26,100 00	
Totals (carried out at market value).....	\$218,500 00	\$245,825 00	245,825 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$83,750.00.....	56,000 00
Cash in company's principal office, \$414.56; cash in bank, \$22,161.24.....	22,575 80
Interest due and accrued on stocks, not included in "market value".....	1,880 00
Interest due and accrued on collateral loans.....	537 70
Gross premiums in due course of collection.....	18,344 30
Rents due and accrued.....	882 00
Due for perpetual policies.....	2,782 00

Aggregate amount of all the available assets of the company..... \$1,072,351 50

## LIABILITIES.

Unpaid losses (of which \$4,124.00 are resisted).....	\$22,854 99
Reserve at 50 per cent of premiums on fire risks, running one year from date of policy.....	\$90,871 07
Reserve <i>pro rata</i> on fire risks running more than one year.....	58,830 79
Reserve on all outstanding risks.....	149,701 86
Reserve by insured on perpetual policies, (entire deposit or premium) .....	565,055 46
Reserve for salaries, rent, advertising, or agency expenses.....	2,058 45
Reserve for brokerage.....	4,596 33
.....	2,252 64
Total liabilities (except capital stock).....	\$746,519 73
Assets policy-holders.....	\$325,881 85
.....	300,000 00
Total capital.....	\$25,881 85

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Cash received for premiums.....	\$255,577 17
Rebates paid for re-insurance, for rebate, abatement and return .....	33,259 98
Cash actually received for premiums.....	\$222,317 19
Interest received on bonds and mortgages.....	28,618 52
Dividends received on bonds and stocks, and from all other sources.....	16,084 02
Assets received for perpetual fire risks (carried inside).....	\$48,405 16
Total cash income.....	\$267,019 73

## EXPENDITURES DURING THE YEAR.

Losses paid on fire losses (of which \$14,283.83 belonged to prior years) .....	\$157,263 87
Losses actually paid.....	18,000 00
Expenses during the year for commissions and brokerage.....	47,030 56
Expenses during the year for salaries, fees, and all other charges of officers, agents, and all other employees.....	16,227 46
State, national, and local taxes, in this and other States.....	5,932 71
Repairs, viz: Miscellaneous expenses.....	16,059 77
Assets premiums returned during the year on perpetual fire (inside).....	\$13,070 46
Total cash expenditures.....	\$260,514 37

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Risks.</i>	<i>Perpetual. Deposits.</i>
December 31st, 1888.....	\$24,044,040	\$261,032 25	\$22,471,538	\$526,921 14
During the year.....	26,341,882	258,111 81	2,300,014	53,783 51
.....	\$50,385,872	\$519,144 06	\$24,861,552	\$580,704 65
.....	22,843,397	224,495 88	569,690	15,165 44
At the end of the year.....	\$27,542,475	\$294,648 18	\$24,391,862	\$565,539 21
Re-insured.....	1,096,762	19,870 14	13,750	483 75
In force December 31st, 1889.....	\$26,445,713	\$283,778 04	\$24,378,112	\$565,055 46

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount Premium Unearned.
1899	One year or less	\$17,859,270	\$181,742 14	1-2	\$90,871
1898	Two years,	43,650	800 33	1-4	150
1897		34,315	335 60	3-4	251
1896	Three years,	1,120,621	18,069 49	1-6	2,178
1895		1,327,500	13,776 86	1-2	6,889
1894		1,754,560	19,122 22	3-6	15,935
1893		8,750	87 50	1-8	10
1892	Four years,	29,050	352 63	3-6	132
1891		43,950	507 63	5-6	317
1890		50,900	429 09	7-8	375
1889		313,096	4,120 59	1-10	412
1888	Five years,	400,937	5,632 51	3-10	1,639
1887		809,369	9,649 84	1-2	4,824
1886		993,253	11,345 42	7-10	7,989
1885		1,298,002	14,549 00	9-10	13,094
1884	Various years	26,803,962	292,408 19		154,301
Perpetual—Entire premium		24,278,112	365,055 48		512,265
Totals		\$50,723,825	\$848,838 50		\$361,967

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$1,950,8
Total amount of cash dividends declared since the company commenced business	254,5
Total amount of the company's stock owned by the directors at par value	55,0
Losses paid from organization to date	1,232,1
Losses incurred during the year, fire	157,3
Loaned to stockholders not officers	6,0

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken	Fire Risk
Premiums received	\$375,750
Losses paid	4,664
Total losses incurred during the year in the State of Michigan	311
	661

## UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 172, BROADWAY, NEW YORK CITY.

(Incorporated April 1, 1824; commenced business, April 9, 1824.)

W. WILSON UNDERHILL, President. - - - - - WALTER H. GRIFFEN, Secretary

Attorney for Michigan, JAMES A. JONES, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000.

## ASSETS.

Loans on bond and mortgage of real estate (first liens)	\$540,200 0
Interest due \$1,200.00 and accrued, \$2,386.00 on said mortgage loans;	
total	3,586 0



Mortgaged.....	\$475,000 00
and for \$581,450.....	620,500 00
of mortgaged premises.....	<u>\$1,095,500 00</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Bonds.....	\$57,000 00	\$72,247 50	
(sold out at market value).....	\$57,000 00	\$72,247 50	\$72,247 50

Company's principal office, \$7,674.59; cash in bank, \$246.07.....	7,920 66
Assets in due course of collection.....	25,212 69
Accrued.....	250 00
Unclaimed and cash in hands of committee for distribution.....	1,987 00
Total amount of all the available assets of the company.....	<u>\$651,403 85</u>

## LIABILITIES.

Unpaid losses (of which \$1,650.00 are resisted).....	\$17,733 29
Reserve at 50 per cent of premiums on fire risks, running one year from date of policy.....	\$54,753 04
Reserve <i>pro rata</i> on fire risks running more than one year.....	58,357 09
Reserve at 100 per cent on all unexpired inland navigation deposit or premium taken.....	24,650 64
Reserve on all outstanding risks.....	137,760 77
Losses declared, due or to become due.....	186 00
Provision for salaries, rent, advertising, or agency expenses.....	1,715 00
Commissions and brokerage.....	4,794 00
Unclaimed dividends.....	3,401 00
Total liabilities (except capital stock).....	<u>\$165,590 06</u>

Assets of policy-holders.....	\$485,813 79
Reserve.....	250,000 00
Total capital.....	<u>\$235,813 79</u>

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Cash received for premiums.....	\$185,735 39	\$29,494 54	
Rebates paid for re-insurance, for rebate, abatement, and commissions.....	25,883 75	3,162 51	
	<u>\$159,851 64</u>	<u>\$26,332 03</u>	
Total cash actually received for premiums.....			\$186,183 67
Interest received on bonds and mortgages.....			29,662 88
Dividends received on bonds and stocks, and from all other sources.....			1,420 69
			2 50
Total cash income.....			<u>\$217,269 74</u>

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Amount actually paid for losses.....	\$83,014 11	\$24,713 77	
Amount actually received for salvages \$655.25; \$52.53.....	3,120 97	386 81	
	<u>\$79,893 14</u>	<u>\$24,326 96</u>	



Net amount paid on losses (of which \$17,126.31 belonged to prior years).....	\$104,220
Cash dividends actually paid.....	29,994
Paid or allowed during the year for commissions and brokerage.....	46,545
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	18,104
Paid State, national and local taxes, in this and other States.....	7,628
Rent.....	4,425
All other payments, viz.: Miscellaneous expenses.....	15,035
Aggregate cash expenditures.....	\$225,953

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$23,287,262	\$189,621 73	\$1,207,609	\$36,707
Written during the year.....	21,284,499	186,466 23	1,014,584	28,367
Total.....	\$44,571,761	\$376,087 96	\$2,222,193	\$65,075
Deduct expirations.....	19,123,777	158,753 89	1,497,046	40,425
In force at the end of the year.....	\$25,447,984	\$217,334 27	\$725,147	\$24,650
Deduct amount re-insured.....	838,065	7,555 61		
Net amount in force December 31, 1889.....	\$24,609,899	\$209,778 66	\$725,147	\$24,650

## SCHEDULE OF FIRE RISKS AND UNEARNED PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount Premium Unearned.</i>
1889.....	One year or less.....	\$12,604,719	\$109,506 09	1-2	\$54,753
1888.....	Two years,.....	11,975	108 80	1-4	25
1889.....	Two years,.....	25,900	202 05	3-4	151
1887.....	Three years,.....	2,465,758	18,070 67	1-6	3,011
1888.....	Three years,.....	3,837,512	28,677 10	1-2	14,338
1889.....	Three years,.....	3,972,723	33,440 33	5-6	27,966
1886.....	Four years,.....	8,650	86 50	1-8	10
1887.....	Four years,.....	20,600	182 35	3-8	68
1888.....	Four years,.....	37,750	351 00	5-8	219
1889.....	Four years,.....	73,100	852 22	7-8	745
1885.....	Five years,.....	144,050	1,483 75	1-10	148
1886.....	Five years,.....	209,732	2,157 31	3-10	647
1887.....	Five years,.....	298,500	2,759 00	1-2	1,379
1888.....	Five years,.....	412,300	4,984 08	7-10	3,404
1889.....	Five years,.....	498,623	7,042 46	9-10	6,338
Totals.....		\$24,609,899	\$209,778 66		\$113,110

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$3,982,
Total amount of cash dividends declared since the company commenced business.....	1,699,
Total amount of the company's stock owned by the directors at par value.....	49,
Losses paid from organization to date.....	2,053,
Losses incurred during the year, fire, marine, and inland.....	105,

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	\$337,902
Premiums received.....	2,676
Losses paid.....	11
Total losses incurred during the year in the State of Michigan.....	11

## WESTERN INSURANCE COMPANY.

PENNSYLVANIA.

HOME OFFICE, No. 411, WOOD ST., PITTSBURGH.

(Incorporated March 20, 1849; commenced business May 1, 1849.)

MICK, *President.* - - - - - WILLIAM P. HERBERT, *Secretary.*

Attorney for Michigan, AMOS C. BLODGET, of Detroit.

## CAPITAL.

Capital stock paid.....\$300,000

## ASSETS.

and mortgage of real estate (first liens).....	\$45,000 00
10.00, and accrued, \$2,563.00 on said mortgage loans; total	197,625 00
	3,073 00
rtgaged.....	\$205,500 00
for \$168,000.00).....	372,400 00
mortgaged premises.....	\$577,900 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
gistered.....	\$30,000 00	\$37,800 00	
y Riot registered.....	62,000 00	62,000 00	
tion R. R. Co.....	18,000 00	20,150 00	
stern R. R. Co.....	15,000 00	10,100 00	
o.....	1,000 00	1,100 00	
cline Plane Co.....	4,000 00	4,200 00	
ater.....	4,000 00	4,000 00	
ward school.....	500 00	505 00	
o school.....	13,500 00	14,580 00	
out at market value).....	\$148,000 00	\$154,435 00	154,435 00
y's principal office, \$102.26; cash in bank, \$17,010.05.....			17,112 31
d accrued on stocks, not included in "market value".....			312 75
s in due course of collection.....			13,787 82
accrued.....			37 50
amount of all the available assets of the company.....			\$431,383 38

## LIABILITIES.

aid losses (of which \$4,050.00 are resisted).....	\$13,638 59
ve at 50 per cent of premiums on fire risks, running one	
date of policy.....	\$61,109 42
ve <i>pro rata</i> on fire risks running more than one year.....	29,657 68
ve on all outstanding risks.....	90,767 10
nd brokerage.....	2,857 66
ms, \$40.80; taxes, etc., \$1,050.00.....	1,090 80
liabilities (except capital stock).....	\$108,354 15

Surplus as regards policy-holders .....	\$323,029 23
Capital stock .....	300,000 00
Surplus over capital .....	\$23,029 23

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums .....	\$169,246 83	\$1,058 30
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	20,685 38	397 04
	\$148,561 45	\$661 26

Net amount of cash actually received for premiums .....	\$149,222 71
Interest received on bonds and mortgages .....	11,375 23
Interest and dividends received on bonds and stocks, and from all other sources .....	7,604 66
Income from all other sources, viz.: Rents .....	1,125 00
Cash from judgment held .....	300 00
Aggregate cash income .....	\$169,627 60

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses .....	\$126,414 92
Deduct amounts actually received for salvages, \$511.68; re-insurance, \$7,520.44 .....	8,032 07

Net amount paid on losses (of which \$18,754.40 belonged to prior years) ..	\$118,382 85
Cash dividends actually paid .....	18,000 00
Paid or allowed during the year for commissions and brokerage .....	24,638 07
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	8,476 63
Paid State, national, and local taxes, in this and other States .....	5,842 88
All other payments, viz.: Miscellaneous expenses .....	6,638 69
Aggregate cash expenditures .....	\$181,979 12

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.	Marine and Inland Risks.	Premiums Thereon.
In force December 31st, 1888 .....		\$15,566,723	\$187,621 83		
Written during the year .....		14,831,320	170,521 72	\$129,250	\$1,058 30
Total .....		\$30,398,043	\$358,143 55	\$129,250	\$1,058 30
Deduct expirations .....		14,451,767	173,812 22	129,250	1,058 30
In force at the end of the year .....		\$15,946,276	\$184,331 33		
Deduct amount re-insured .....		430,373	4,774 89		
Net amount in force December 31st, 1889 .....		\$15,515,403	\$179,556 44		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889 .....	One year or less .....	\$9,970,950	\$122,218 84	1-2	\$61,109 42
1887 .....		1,618,851	15,847 87	1-6	2,641 31
1888 .....	Three years, .....	1,288,531	12,732 76	1-2	6,376 38
1889 .....		1,568,941	16,829 45	5-6	14,024 55
1885 .....		166,625	1,665 10	1-10	189 51
1886 .....		159,249	1,916 99	3-10	575 10
1887 .....	Five years, .....	222,634	2,502 51	1-2	1,251 25
1888 .....		206,739	2,170 23	7-10	1,519 20
1889 .....		300,843	3,422 64	9-10	3,060 34
Totals .....		\$15,515,403	\$179,556 44		\$90,767 10



## GENERAL INTERROGATORIES.

premiums received from the organization of the company to date.....	\$3,089,382
cash dividends declared since the company commenced business.....	863,500
the company's stock owned by the directors at par value.....	71,150
organization to date.....	1,623,032
payable in stock from organization.....	168,750
during the year, fire, marine, and inland.....	112,067

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
.....	\$451,827 00
.....	5,466 60
.....	3,723 21
.....	3,723 21

## WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, NOS. 27 AND 29, PINE ST., NEW YORK CITY.

as a Mutual, March 14, 1887; commenced business as a Joint Stock, Jan. 1, 1870.)

WYFORD, President. - - - - - JOHN Q. UNDERHILL, Secretary.

Attorney for Michigan, JOSEPH W. BAILEY, of Lansing.

## CAPITAL.

Capital stock paid.....\$300,000

## ASSETS.

.....	\$177,000 00
and mortgage of real estate (first liens) of which \$11,000	
of foreclosure.....	392,720 00
6,650.50, and accrued, \$2,250.87 on said mortgage loans;	
.....	3,901 37
.....	
.....	\$393,710 00
for \$398,640).....	428,440 00
.....	
mortgaged premises.....	\$822,150 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
.....	\$150,000 00	\$154,000 00	
.....	25,000 00	25,500 00	
.....	15,000 00	15,300 00	
.....	20,000 00	20,000 00	
.....	20,000 00	22,900 00	
.....	25,000 00	25,500 00	
.....	20,000 00	25,200 00	
.....	20,000 00	20,900 00	
.....	20,000 00	21,000 00	
.....	20,000 00	18,400 00	
.....	40,000 00	66,000 00	
.....	60,000 00	150,000 00	
.....	80,000 00	90,000 00	
.....	50,000 00	90,000 00	
.....	\$565,000 00	\$742,700 00	742,700 00

out at market value)

Cash in banks.....	\$106,894 46
Gross premiums in due course of collection.....	98,490 70
Aggregate amount of the assets of the company.....	\$1,521,706 53
Deduct special deposit in other States.....	40,000 00
Total admitted assets.....	\$1,481,706 53

## LIABILITIES.

Amount of unpaid losses (of which \$3,300 are resisted).....	\$72,650 16
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$306,187 78
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	416,987 66
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks.....	2,189 50
Amount of reserve on all outstanding risks.....	724,314 94
Commissions and brokerage.....	19,353 83
Aggregate.....	\$816,318 93
Deduct liabilities on special deposits.....	23,817 11
Net liabilities (except capital stock).....	\$792,501 82
Surplus as regards policy-holders.....	\$649,204 71
Capital stock.....	300,000 00
Surplus over capital.....	\$349,204 71

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount of cash received for premiums.....	\$980,448 70	\$3,300 96	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	113,120 43		
	\$867,328 27	\$3,300 96	
Net amount of cash actually received for premiums.....			\$870,629 23
Interest received on bonds and mortgages.....			21,221 29
Interest and dividends received on bonds and stocks, and from all other sources.....			35,077 46
Income from all other sources, viz.: Rents.....			2,227 30
Aggregate cash income.....			\$929,155 28

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.	
Gross amount actually paid for losses.....	\$500,742 59	\$3,535 15	
Deduct amounts actually received for salvages, \$5,084.38; re-insurance, \$27,299.87.....	32,334 25		
	\$468,408 34	\$3,535 15	
Net amount paid on losses (of which \$66,058.70 belonged to prior years).....			\$471,943 49
Cash dividends actually paid.....			30,000 00
Paid or allowed during the year for commissions and brokerage.....			185,754 75
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....			37,433 48
Paid State, national, and local taxes, in this and other States.....			21,413 59
All other payments, viz.: General expenses.....			101,546 76
Aggregate cash expenditures.....			\$848,092 07

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
For 31st, 1888	\$152,485,878	\$1,438,399 72	\$290,815	\$4,785 05
the year	100,612,181	978,212 80	244,995	2,894 56
	\$253,098,059	\$2,416,612 52	\$505,810	\$7,679 61
	103,068,638	973,530 17	431,060	5,540 11
At the end of the year	\$150,029,421	\$1,443,082 35	\$74,150	\$2,139 50
re-insured	3,310,867	31,114 43		
In force December 31st, 1889	\$146,718,554	\$1,411,967 92	\$74,150	\$2,139 50

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
For year or less	\$58,414,633	\$610,375 57	1-2	\$305,187 78
1 year, {	349,144	3,319 91	1-4	829 98
2 years, {	320,177	2,770 50	3-4	2,077 88
3 years, {	19,505,853	164,626 25	1-6	27,437 71
4 years, {	22,892,411	182,867 07	1-2	91,433 83
5 years, {	23,541,886	195,796 01	5-6	163,163 34
6 years, {	213,874	2,241 14	1-8	280 14
7 years, {	207,445	1,692 86	3-8	634 82
8 years, {	192,147	1,818 72	5-8	1,136 70
9 years, {	232,825	2,532 70	7-8	2,216 11
10 years, {	3,622,632	44,313 00	1-10	4,431 30
11 years, {	3,858,022	44,514 00	3-10	13,354 37
12 years, {	4,213,608	49,769 57	1-2	24,884 79
13 years, {	4,296,476	48,449 07	7-10	33,914 35
14 years, {	4,757,921	56,880 33	9-10	51,192 85
	\$140,718,554	\$1,411,967 92		\$722,175 44

## GENERAL INTERROGATORIES.

Premiums received from the organization of the company to date	\$13,849,333
Cash dividends declared since the company commenced business	528,000
The company's stock owned by the directors at par value	87,250
Organization to date	7,684,154
Payable in stock from organization	100,000
During the year, fire, marine, and inland	474,789
Holders not officers	16,500

and in various States and countries, which, under the laws thereof, is held *exclusively* for  
on of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
	\$25,000 00	\$13,164 84
	15,000 00	10,652 27
	\$40,000 00	\$23,817 11

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

FIRE INSURANCE BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.		Five Risks.
For 31st, 1889		\$3,713,550 00
At the end of the year		48,621 05
re-insured		13,653 19
During the year in the State of Michigan		15,274 93



## WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 13, BROADWAY, BROOKLYN.

(Incorporated March, 1853; commenced business March, 1853.)

MARSHALL S. DRIGGS, *President*. - - - - - F. H. WAY, *Secretary*.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

## CAPITAL.

Capital stock paid.....\$250,000

## ASSETS.

Real estate.....	\$634,843 90
Loans on bond and mortgage of real estate (first liens).....	326,550 00
Interest due, \$1,374.00, and accrued, \$1,271.33, on said mortgage loans; total.....	2,645 33
Value of lands mortgaged.....	\$280,250 00
Buildings (insured for \$264,500).....	298,550 00
Total value of mortgaged premises.....	\$578,800 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States currency.....	\$35,000 00	\$43,400 00	
Richmond, Va., registered.....	12,500 00	12,500 00	
Third Avenue R. R. Co.....	20,000 00	20,000 00	
Forty-second St. and Grand St. Ferry R. R.....	24,000 00	25,920 00	
Georgia.....	25,000 00	25,250 00	
Calvary Cemetery, Greenpoint & Brooklyn R. R.....	20,000 00	22,000 00	
STOCKS—			
Grand Street & Newtown Railroad.....	33,000 00	31,350 00	
Long Island Bank, of Brooklyn.....	10,000 00	14,000 00	
First National Bank of Brooklyn.....	4,900 00	18,375 00	
Peoples' Gas-Light Co. of Brooklyn.....	13,000 00	10,010 00	
Metropolitan Gas-Light Co. of Brooklyn.....	5,000 00	4,750 00	
Dry Dock, East Broadway & Battery R. R. Co. of New York.....	20,000 00	26,000 00	
Central Park, North and East River R. R. Co.....	30,000 00	34,500 00	
American Loan & Trust Co.....	10,000 00	12,000 00	
Dry Dock, East Broadway & Battery Railroad Co. of New York, scrip.....	20,000 00	20,800 00	
Totals (carried out at market value).....	\$282,400 00	\$320,855 00	320,855 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$500.00.....	350 00
Cash in company's principal office, \$2,069.65; cash in bank, \$29,908.22.....	31,977 87
Interest due and accrued on stocks, not included in "market value".....	5,723 02
Interest due and accrued on collateral loans.....	12 25
Gross premiums in due course of collection.....	61,004 59
Rents due and accrued.....	8,557 52
Due from other companies for re-insurance on losses already paid.....	792 07

Aggregate amount of the assets of the company.....	\$1,393,311 55
Deduct special deposits in other states.....	37,500 00

Total admitted assets.....	\$1,355,811 55
----------------------------	----------------

## LIABILITIES.

unpaid losses (of which \$8,599.20 are resisted).....	\$38,911 59
reserve at 50 per cent of premiums on fire risks, running one year, from date of policy.....	\$181,606 02
reserve <i>pro rata</i> on fire risks running more than one year.....	256,777 60
reserve on all outstanding risks.....	438,383 62
bonds declared, due or to become due.....	30 00
accrued for salaries, rent, advertising or agency expenses.....	440 66
companies for re-insurance.....	5,227 25
commissions and brokerage.....	10,862 91
interest.....	3,440 17
rate.....	\$497,296 20
liabilities on special deposits.....	30,113 32
liabilities (except capital stock).....	\$467,182 88
regards policy-holders.....	\$888,628 67
.....	250,000 00
over capital.....	\$638,628 67

## INCOME DURING THE YEAR.

.....	<i>On Fire Risks.</i>
of cash received for premiums.....	\$630,928 69
paid for re-insurance, for rebate, abatement, and return.....	96,857 60
.....	
of cash actually received for premiums.....	\$534,071 09
received on bonds and mortgages.....	12,979 06
and dividends received on bonds and stocks, and from all other.....	17,301 98
from all other sources, viz.: Rents.....	26,571 28
.....	
rate cash income.....	\$590,923 41

## EXPENDITURES DURING THE YEAR.

.....	<i>On Fire Risks.</i>
actually paid for losses.....	\$331,724 55
actually received for salvages, \$6,120.08; re-insurance,.....	46,506 81
.....	
paid on losses (of which \$42,900.03 belonged to prior years).....	\$285,217 74
bonds actually paid.....	50,115 00
owed during the year for commissions and brokerage.....	133,298 52
g the year for salaries, fees, and all other charges of officers, agents, and all other employés.....	59,771 65
national, and local taxes, in this and other States.....	5,096 76
payments, viz.: Miscellaneous expenses.....	38,160 02
.....	
rate cash expenditures.....	\$571,659 69

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
number 31st, 1888.....	\$105,876,196	\$894,326 26
g the year.....	79,018,976	634,204 77
.....		
.....	\$155,795,172	\$1,528,531 03
.....	73,198,783	614,273 46
.....		
the end of the year.....	\$112,596,389	\$914,237 57
at re-insured.....	6,129,730	64,454 19
.....		
at in force December 31st, 1889.....	\$106,466,659	\$849,803 38



## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$45,792.835	\$363,212 04	1-2	\$181,606 02
1888		129,594	1,224 76	1-4	306 19
1889	Two years,	121,180	984 40	3-4	648 30
1887		18,823,888	105,101 09	1-6	17,518 85
1888	Three years,	16,211,314	118,086 34	1-2	59,049 17
1889		17,832,719	124,218 50	5-6	108,515 42
1886		104,100	1,092 69	1-8	136 61
1887	Four years,	106,125	984 67	3-8	389 25
1888		134,360	1,179 77	5-8	757 35
1889		241,975	2,065 34	7-8	1,824 67
1885		1,733,340	18,251 88	1-10	1,825 18
1886		2,088,342	22,153 62	3-10	6,646 09
1887	Five years,	2,658,526	28,786 96	1-2	14,393 48
1888		3,109,732	32,323 19	7-10	22,626 23
1889		2,869,729	30,195 98	9-10	27,176 38
1884	Seven years	8,000	90 00	3-14	6 43
Totals		\$106,466,659	\$849,808 38		\$438,383 62

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$11,526,981
Total amount of cash dividends declared since the company commenced business	1,152,500
Total amount of the company's stock owned by the directors at par value	74,600
Losses paid from organization to date	5,860,628
Losses incurred during the year, fire	277,655

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Georgia	\$25,000 00	\$21,701 34
Virginia	12,500 00	8,411 98
Totals	\$37,500 00	\$30,113 32

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Fire Risks.
Fire risks taken	\$1,638,494 00
Premiums received	15,894 54
Losses paid	6,577 12
Total losses incurred during the year in the State of Michigan	6,511 94

FOREIGN FIRE, FIRE MARINE, AND MARINE  
INSURANCE COMPANIES.

ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES

—OF—

FOREIGN INSURANCE COMPANIES,

AUTHORIZED TO DO BUSINESS IN MICHIGAN,

AND THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1889.

UNITED STATES BRANCH.  
BRITISH AMERICA ASSURANCE COMPANY.  
CANADA.

HOME OFFICE, NOS. 18 AND 20 FRONT STREET, TORONTO.

(Incorporated 1833; commenced business 1833.)

JOHN MORISON, *Governor.* - - - - - W. H. BANKS, *Assistant Secretary.*

Attorney for Michigan, LUCIAN H. FOX, of Detroit.

CAPITAL.

Deposit Capital in New York required by the laws of Michigan, \$200,000.

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds, 1907, 4 per cent @ 127½	\$275,000 00	\$350,625 00	
United States bonds, 1896, 6 per cent @ 118½	30,000 00	35,550 00	
United States bonds, 1891, 4½ per cent @ 105½	25,000 00	26,312 50	
Ohio State bonds, 1891, 3 per cent @ 102	100,000 00	102,000 00	
Georgia State bonds, 1915, 4½ per cent @ 105	25,000 00	26,250 00	
Chicago & Northwest Railway stock, 6 per cent @ 111	10,000 00	11,100 00	
Chicago & Northwest Railway bonds, 5 per cent @ 111	20,000 00	22,200 00	
Burlington, Cedar Rapids & Northern Railway bonds, 5 per cent @ 96½	10,000 00	9,650 00	
Chicago, Burlington & Quincy Railway bonds, 5 per cent @ 104½	30,000 00	31,350 00	
New York & West Shore Railway, first mortgage bonds, 4 per cent @ 104½	35,000 00	36,575 00	
City of Toronto debentures, 1925, 4 per cent @ 102	50,128 67	51,129 20	
Totals (carried out at market value)	\$610,128 67	\$702,741 70	\$702,741 70
Cash in bank			67,131 21
Interest due and accrued on stocks, not included in "market value"			4,665 03
Gross premiums in due course of collection			91,590 28
Aggregate amount of the assets of the company			\$866,128 22
Deduct special deposits in other States			154,562 50
Total admitted assets			\$711,565 72

LIABILITIES.

Amount of unpaid losses (of which \$6,975 are resisted)		\$38,792 99
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy	\$224,658 38	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year	153,725 86	
Re-insurance reserve at 100 per cent on all unexpired inland navigation risks	33,625 07	

erve on all outstanding risks.....	\$412,009 31
nd brokerage.....	16,963 29
ms.....	6,179 25
.....	
es on special deposits.....	\$473,944 84
.....	36,893 88
ies (except deposit capital).....	\$437,050 96
.....	
policy-holders.....	\$274,514 76
.....	200,000 00
it capital.....	\$74,514 76

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
ash received for premiums.....	\$516,886 50	\$70,394 70
id for re-insurance, for rebate, abatement, premiums.....	69,471 21	9,919 34
.....	\$547,415 29	\$60,475 36
ash actually received for premiums.....		\$607,890 65
idends received on bonds and stocks, and from all other.....		27,436 19
.....		
cash income.....		\$635,326 84

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
ally paid for losses.....	\$394,310 52	\$39,896 57
ually received for salvages, \$21,766.40; re- 21.....	20,308 62	4,223 99
.....	\$374,001 90	\$35,612 58
d on losses (of which \$75,630.10 belonged to prior years).....		\$409,614 48
during the year for commissions and brokerage.....		126,226 44
e year for salaries, fees, and all other charges of officers, s and all other employes.....		13,225 72
onal, and local taxes, in this and other States.....		16,342 59
nts, viz.: General expenses.....		25,081 05
.....		
ash expenditures.....		\$590,490 28

## MISCELLANEOUS.

<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>	
31st, 1888.....	\$60,173,052	\$756,985 44	\$813,519	\$24,510 14
during the year.....	40,984,617	625,394 06	9,420,997	71,664 50
	\$101,157,669	\$1,382,319 50	\$10,294,516	\$96,174 64
and cancellations.....	40,325,099	612,743 46	8,954,296	62,549 57
ber 31st, 1889.....	\$60,832,570	\$769,576 04	\$1,280,220	\$33,625 07
insured.....	1,108,966	16,943 92		
force December 31st, 1889.....	\$59,723,604	\$752,632 12	\$1,280,220	\$33,625 07

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount Premium Unearned.
1889	One year or less	\$33,727,933	\$449,316 76	1-2	\$224,658
1888		119,113	1,222 45	1-4	305
1889	Two years,	80,288	973 38	2-4	730
1887		5,482,607	61,804 98	1-6	10,217
1888	Three years,	5,671,814	64,810 30	1-2	32,405
1889		5,921,827	66,533 70	5-6	55,444
1886		71,742	737 65	1-3	92
1887	Four years,	66,650	806 27	3-8	301
1888		158,750	1,570 51	5-8	981
1889		119,275	1,178 00	7-8	1,080
1885		1,431,019	18,378 68	1-10	1,837
1886	Five years,	1,935,194	22,541 59	3-10	6,762
1887		1,747,091	22,089 69	1-2	11,044
1888		1,728,669	22,406 45	7-10	15,688
1889		1,461,632	18,763 76	9-10	16,387
Totals		\$59,728,604	\$752,632 12		\$378,384

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$8,145,
Total amount of <i>cash</i> dividends declared since the company commenced business	1,080,
Total amount of the company's stock owned by the directors at par value	77,
Losses paid from organization to date	5,152,
Losses incurred during the year, fire, marine, and inland	376,
Amount deposited in different States and countries for the security of <i>all</i> the company's policy-holders	548,

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Georgia	\$26,250 00	\$7,621
Ohio	102,000 00	23,005
Virginia	26,812 50	6,268
Totals	\$154,562 50	\$36,893

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Ris
Premiums received	\$1,855,532
Losses paid	85,302
Total losses incurred during the year in the State of Michigan	12,526
	11,269

## UNITED STATES BRANCH.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY  
(LIMITED).

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, COTTON EXCHANGE BUILDING, NEW YORK CITY.

L. A. WIGHT, General Agent.

(Incorporated February, 1863; commenced business February, 1863.)

Attorney for Michigan, WILLIAM H. WELLS, of Detroit.



CAPITAL.

Capital in New York, required by the laws of Michigan.....\$200,000

ASSETS.

and mortgage of real estate (first liens).....\$50,000 00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Pur Value.</i>	<i>Market Value.</i>	
Local improvement.....	\$225,000 00	\$284,625 00	
Railroad.....	42,000 00	45,885 00	
.....	100,000 00		
.....	30,000 00		
.....	2,000 00		
.....	50,000 00		
.....	27,000 00	333,909 06	
.....	15,840 00		
.....	48,665 00		
.....	5,000 00		
.....	22,000 00		
.....	50,000 00	51,000 00	
.....	100,000 00	130,000 00	
.....	39,000 00	42,900 00	
.....	75,000 00	81,750 00	
.....	58,000 00	61,480 00	
.....	\$880,505 00	\$1,031,549 06	1,031,549 06 .

.....	29,375 96
.....	146,490 19
.....	16,625 08
.....	21,881 54
.....	\$1,295,921 83
.....	225,000 00
.....	\$1,070,921 83

LIABILITIES.

.....	\$91,334 42
.....	106,432 40
.....	8,683 97
.....	86,155 89
.....	12,552 33
.....	1,336 74
.....	\$306,495 75
.....	3,832 50
.....	\$302,663 25
.....	\$768,258 58
.....	200,000 00
.....	\$568,258 58

INCOME DURING THE YEAR.

	<i>On Marine and Inland Risks.</i>
.....	\$1,286,331 37
.....	383,291 54

Net amount of cash actually received for premiums .....	\$903,040
Interest and dividends received on bonds and stocks, and from all other sources .....	36,341
Income from all other sources, viz.: Sale of U. S. Bonds, \$52,421.88; return premiums on re-insurance, \$821.21 .....	53,243
Remittances from home office (carried inside) .....	\$302,596.12
Aggregate cash income .....	\$992,624

## EXPENDITURES DURING THE YEAR.

	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses .....	\$634,756 55
Deduct amounts actually received for salvages \$89,087.74; re-insurance \$238,862.41 .....	322,400 15
Net amount paid on losses .....	\$312,356
Paid or allowed during the year for commissions and brokerage .....	112,523
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	49,772
Paid State, national, and local taxes, in this and other States .....	18,628
All other payments, viz.: Gratuity to Johnstown sufferers .....	1,152
Investment account, \$159,871.52; mortgage account, \$50,000; total .....	\$209,871 52
Amount remitted to home office (carried inside) .....	616,519 80
Aggregate cash expenditures .....	\$494,433

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888 .....	\$13,369,844	\$169,277
Written during the year .....	230,660,205	1,426,464
Total .....	\$244,030,049	\$1,595,742
Deduct expirations .....	227,120,504	1,429,953
In force at the end of the year .....	\$16,909,545	\$165,788
Deduct amount re-insured .....	6,691,169	59,355
Net amount in force December 31st, 1889 .....	\$10,218,376	\$106,432

## GENERAL INTERROGATORIES.

Amount deposited in different States and countries for the security of all the company's policy-holders .....

\$714,5

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon .....	\$50,000 00	\$3,832
Georgia .....	25,000 00	
Ohio .....	100,000 00	
Virginia .....	50,000 00	
Totals .....	\$225,000 00	\$3,832

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Marine and Inland Risks.</i>
Inland risks taken .....	\$2,232,983
Premiums received .....	6,644
Losses paid .....	1,508
Total losses incurred during the year in the State of Michigan .....	2,795

## UNITED STATES BRANCH.

## LONDON FIRE INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

OFFICE, U. S. BRANCH, No. 20, KILBY ST., BOSTON, MASS.

(Incorporated 1881; commenced business, 1881.)

JOHN C. PAIGE, *Resident Manager*.

Attorney for Michigan, CYRUS E. PERKINS, of Grand Rapids.

## CAPITAL.

Capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Registered.....	\$350,000 00	\$441,000 00	
Co.....	50,000 00	54,250 00	
on & Quincy R. R.....	50,000 00	58,750 00	
o.....	24,000 00	26,180 00	
R. R. Co.....	52,000 00	42,900 00	
out at market value).....	\$526,000 00	\$618,080 00	\$618,080 00
Trustees, \$1,605.98; in San Francisco office, \$551.53.....		2,137 51	
accrued on stocks, not included in "market value".....		17,505 09	
in due course of collection.....		4,500 00	
companies for re-insurance on losses already paid.....		71,545 70	
		953 81	
Amount of all the available assets of the company.....			\$714,702 11

## LIABILITIES.

Unpaid losses (of which \$6,100.00 are resisted).....		\$45,880 37
Reserve at 50 per cent of premiums on fire risks, running one date of policy.....	\$213,082 92	
pro rata on fire risks running more than one year....	108,217 78	
Reserve on all outstanding risks.....		321,250 65
due to agents, \$14,696.52; for re-insurance, \$1,499.45.....		16,195 97
due, \$1,993.37; due London and San Francisco Bank,.....		3,376 87
Liabilities (except deposit capital).....		\$386,703 86
Policy-holders.....	\$327,998 25	
	200,000 00	
Deposit capital.....	\$127,998 25	



## INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums.....	\$639,208 23
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	136,540 00
Net amount of cash actually received for premiums.....	\$502,668 23
Interest and dividends received on bonds and stocks, and from all other sources.....	22,300 00
Amount received from home office (carried inside).....	\$80,706 25
Aggregate cash income.....	\$524,968 23

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$481,315 80
Deduct amounts actually received for salvages, \$5,668.81; re-insurance, \$28,537.70.....	34,206 51
Net amount paid on losses.....	\$447,109 29
Paid or allowed during the year for commissions and brokerage.....	95,967 10
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	33,436 70
Paid State, national, and local taxes, in this and other States.....	19,173 40
All other payments, viz.: General expenses.....	35,972 00
Aggregate cash expenditures.....	\$631,658 49

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premium Thereon.
In force December 31st, 1888.....		\$51,487,313	\$685,062
Written during the year.....		50,066,686	630,726
Total.....		\$101,543,999	\$1,315,819
Deduct expirations.....		51,314,931	654,540
In force at the end of the year.....		\$50,229,068	\$661,278
Deduct amount re-insured.....		1,995,380	29,641
Net amount in force December 31st, 1889.....		\$48,233,688	\$631,636

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount Premium Unearned.
1889.....	One year or less.....	\$32,648,255	\$426,065 84	1-2	\$218,082
1889.....	Two years, {	175,352	1,963 42	1-4	490
1889.....	Three years, {	133,521	1,476 68	3-4	1,107
1887.....	Four years, {	2,712,087	39,990 70	1-6	6,496
1888.....	Five years, {	3,157,018	41,923 21	1-2	20,961
1889.....	One year or less.....	3,406,219	45,258 13	5-6	37,715
1889.....	Two years, {	72,713	727 00	1-8	90
1887.....	Three years, {	86,396	853 19	3-8	319
1888.....	Four years, {	158,012	1,445 00	5-8	903
1889.....	Five years, {	104,023	1,295 15	7-8	1,133
1885.....	One year or less.....	705,489	9,457 85	1-10	945
1886.....	Two years, {	708,773	10,194 49	3-10	3,058
1887.....	Three years, {	1,589,520	20,655 82	1-2	10,327
1888.....	Four years, {	1,461,812	17,658 16	7-10	12,360
1889.....	Five years, {	1,117,548	13,671 40	9-10	12,304
Totals.....		\$48,233,688	\$631,636 04		\$321,250

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date.....	\$4,281
Losses paid by U. S. branch to date.....	2,886
Losses incurred during the year, fire.....	436

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
.....	\$481,874 00
.....	8,912 45
.....	5,633 91
during the year in the State of Michigan.....	4,708 88

UNITED STATES BRANCH.  
 COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).  
 \* LONDON, ENGLAND.

U. S. BRANCH, NORTHEAST CORNER OF PINE AND WILLIAM ST., NEW YORK CITY.

Incorporated September 28, 1861; commenced business October 1, 1861.)

Manager. H. C. EDDY, *Resident Secretary*, No. 205, LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, CHARLES F. PELTIER, of Detroit.

## CAPITAL.

Paid in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

.....\$815,250 63

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
Insured.....	\$750,000 00	\$945,000 00	
Guaranteed.....	50,000 00	52,000 00	
Western R. R.....	50,000 00	54,000 00	
Ill. & Quincy R. R.....	100,000 00	106,000 00	
R. R.....	40,000 00	45,200 00	
Ind. & Pacific R. R.....	60,000 00	77,700 00	
Western R. R.....	50,000 00	72,000 00	
& Hudson River R. R.....	30,000 00	39,000 00	
.....			
..... (at market value).....	\$1,130,000 00	\$1,390,900 00	1,390,900 00

.....	248,763 55
.....	8,266 68
.....	17 76
.....	392,219 74
.....	23,557 17
.....	5,170 06
.....	6,839 17
.....	3 33

.....	\$2,890,988 09
.....	283,500 00

.....	\$2,607,488 09
-------	----------------

## LIABILITIES.

Amount of unpaid losses (of which \$11,222.66 are resisted) .....	\$187,817 3
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$882,796 53
Re-insurance reserve, <i>pro rata</i> on fire risks running more than one year .....	749,219 54
Amount of reserve on all outstanding risks .....	1,632,016 0
Reclaimable by insured on perpetual policies .....	449 8
Due and accrued for salaries, rent, advertising, or agency expenses .....	2,063 3
Commissions on premiums in course of collection .....	58,832 9
Aggregate .....	\$1,881,199 5
Deduct liabilities on special deposits .....	118,041 0
Net liabilities (except deposit capital) .....	\$1,763,158 5
Surplus as regards policy-holders .....	\$844,329 58
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$644,329 58

## INCOME DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount of cash received for premiums .....	\$2,630,603 81	\$233,109 35
Deduct amount paid for re-insurance, for rebate, abatement and return premiums .....	458,181 04	14,977 94
	\$2,172,422 77	\$218,131 41
Net amount of cash actually received for premiums .....		\$2,390,554 2
Interest received on bonds .....		61,425 6
Interest received on bank deposits .....		2,354 8
Income from all other sources, viz.: Rents .....		12,130 2
Deposit premiums received for perpetual fire risks (carried inside) .....		\$449 82
Aggregate cash income .....		\$2,466,464 2

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	On Marine and Inland Risks.
Gross amount actually paid for losses .....	\$1,615,833 53	\$216,359 15
Deduct amounts actually received for salvages, \$24,062.37; re-insurance \$87,284.00 .....	91,204 28	18,142 09
	\$1,524,649 25	\$198,217 06
Net amount paid on losses (of which \$238,951.63 belonged to prior years) ..		\$1,722,866 3
Paid or allowed during the year for commissions and brokerage .....		469,711 2
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....		124,158 8
Paid State, national, and local taxes, in this and other States .....		54,218 6
All other payments, viz.: Rent and miscellaneous expenses .....		137,508 8
Aggregate cash expenditures .....		\$2,508,462 3



## MISCELLANEOUS.

<i>Losses and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
1st 1888	\$304,600 801	\$3,081,673 55	\$3,300,162	\$47,324 96
year	260,455,308	2,666,562 94	45,864,480	240,406 21
	\$565,056 109	\$5,748,236 49	\$49,173,642	\$287,731 17
	247,815,293	2,546,530 43	49,173,642	287,731 17
of the year	\$317,240,816	\$3,201,706 06		
ured	3,178,526	33,943 71		
ce, December 31st, 1889.	\$314,062,290	\$3,165,762 35		

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
or less.	\$153,310,702	\$1,765,593 06	1-2	\$882,796 53
	4,786,080	35,077 92	1-4	8,769 48
	752,440	5,928 24	3-4	4,446 18
	26,309,325	229,595 21	1-6	38,265 87
	35,826,977	277,308 85	1-2	138,654 42
	38,665,345	308,541 75	5-6	257,118 10
	491,074	4,223 22	1-8	527 90
	1,660,965	8,450 62	3-8	3,168 99
	2,213,296	13,898 78	5-8	8,686 75
	778,672	7,500 74	7-8	6,593 15
	6,604,111	64,604 70	1-10	6,460 47
	9,179,574	92,888 87	3-10	27,866 06
	10,723,015	105,086 32	1-2	52,518 16
	11,598,592	123,029 18	7-10	86,120 43
	10,727,822	117,448 54	9-10	105,708 09
	434,300	6,636 35	1-14	4,349 29
	\$314,062,290	\$3,165,762 35		\$1,632,016 07

## GENERAL INTERROGATORIES.

minims received by U. S. branch to date	\$24,722,966
branch to date	14,722,855
ing the year, fire, marine and inland	1,523,114
n different States and countries for the security of all the company's pol-	252,000

n various States and countries, which, under the laws thereof, is held *exclusively* of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
	\$126,000 00	\$52,569 34
	63,000 00	33,758 40
	31,500 00	18,683 30
	63,000 00	13,030 00
	\$283,500 00	\$118,041 04

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>	<i>Marine and Inland Risks.</i>	<i>Aggregate.</i>
and risks taken	\$5,295,212 00	\$4,694,831 00	\$9,990,043 00
	92,055 79	28,689 18	120,744 97
	43,048 44	32,292 32	75,340 76
during the year in the State of Michigan	45,223 08	32,292 32	77,515 40

UNITED STATES BRANCH.  
**GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.**  
 LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 50, PINE ST., NEW YORK CITY.

(Incorporated December 17, 1821; commenced business in U. S. September 25, 1872.)

HENRY E. BOWERS, *Manager.*

Attorney for Michigan, JEREMIAH E. VERNOR, of Detroit.

**CAPITAL.**

Deposit capital in New York, required by the laws of Michigan.... \$200,000

**ASSETS.**

Loans on bond and mortgage of real estate (first liens).....	\$70,000 00
Interest accrued on said mortgage loans.....	661 25
Value of lands mortgaged.....	\$101,000 00
Buildings (insured for \$59,000).....	84,000 00
Total value of mortgaged premises.....	<u>\$165,000 00</u>

**STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.**

BONDS—	Par Value.	Market Value.	
United States registered.....	\$900,000 00	\$1,014,000 00	
New York, Chicago & St. Louis R. R. Co.'s.....	50,000 00	46,500 00	
Brooklyn & Montauk R. R. Co.'s.....	25,000 00	27,000 00	
New York, Lackawanna & Western R. R. Co.'s.....	50,000 00	66,500 00	
Oswego & Syracuse R. R. Co.'s.....	50,000 00	54,625 00	
Buffalo & Erie R. R. Co.'s.....	50,000 00	59,125 00	
Long Island R. R. Co.'s.....	50,000 00	57,750 00	
Totals (carried out at market value).....	<u>\$1,075,000 00</u>	<u>\$1,325,500 00</u>	1,325,500 00

Cash in banks.....	61,107 45
Interest due and accrued on stocks, not included in "market value"....	12,020 84
Gross premiums in due course of collection.....	51,164 55
Rents due and accrued.....	<u>566 67</u>

Aggregate amount of the assets of the company.....	\$1,521,020 76
Deduct special deposits in other States.....	<u>285,187 50</u>

Total admitted assets..... \$1,235,833 26

**LIABILITIES.**

Amount of unpaid losses (of which \$1,500 are resisted).....	\$66,521 90
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$293,143 51
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....	<u>382,718 47</u>

Amount of reserve on all outstanding risks.....	675,856 98
Due and accrued for salaries, rent, advertising, or agency expenses.....	3,624 09
Commissions and brokerage.....	3,759 73
Return premiums, \$205.04; taxes and assessments, \$6,701.47.....	<u>6,906 51</u>

Aggregate.....	\$756,669 21
Deduct liabilities on special deposits.....	<u>55,389 54</u>

Net liabilities (except capital)..... \$701,279 67

policy-holders.....	\$334,553 59
.....	200,000 00
.....	\$334,553 59

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Cash received for premiums.....	\$985,339 53
aid for re-insurance, for rebate, abatement, and return.....	142,046 18
Cash actually received for premiums.....	\$843,293 35
and on mortgages.....	3,150 00
Dividends received on bonds and stocks, and from all other.....	28,940 14
all other sources, viz.: Rents, \$2,150; interest on company's.....	20,150 00
investments, \$18,000.....	
Cash income.....	\$895,533 49

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
actually paid for losses.....	\$498,466 48
actually received for salvages, \$4,147.07; re-insurance,.....	12,887 45
aid on losses (of which \$40,086.47 belonged to prior years)...	\$485,579 03
during the year for commissions and brokerage.....	176,741 60
the year for salaries, fees, and all other charges of officers,.....	
s, and all other employes.....	96,036 23
ional, and local taxes in this and other States.....	23,791 89
ments, viz.: Miscellaneous expenses.....	84,671 09
Cash expenditures.....	\$866,819 84

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
31st, 1888.....	\$130,357,716	\$1,157,719 78
year.....	117,075,907	968,023 04
.....	\$247,433,623	\$2,150,742 82
.....	98,815,420	880,768 23
end of the year.....	\$148,618,203	\$1,266,974 59
insured.....	2,833,692	16,919 01
force December 31st, 1889.....	\$145,784,511	\$1,253,055 58

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
term.....	\$60,370,581	\$586,287 02	1-2	\$293,143 51
year or less.....	572,246	3,655 52	1-4	913 88
years, {.....	474,863	3,967 42	3-4	2,998 06
.....	11,363,235	98,015 71	1-6	16,335 95
years, {.....	20,963,708	142,000 29	1-2	71,000 14
.....	26,974,274	173,212 51	5-6	144,843 76
.....	268,500	2,456 83	1-8	807 10
years, {.....	236,838	2,122 94	5-8	792 35
.....	587,223	3,635 97	5-8	2,272 49
.....	445,100	3,343 80	7-8	2,925 82
.....	3,454,335	34,428 63	1-10	3,442 86
years, {.....	4,661,580	43,762 80	3-10	13,128 84
.....	5,111,961	48,209 82	1-2	24,104 91
.....	6,596,118	61,067 41	7-10	42,747 18
.....	6,507,641	63,777 92	9-10	57,400 13
.....	\$148,618,203	\$1,266,974 59	.....	\$975,856 98



## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date.....	\$7,785,474
Losses paid by U. S. branch to date.....	3,758,909
Losses incurred during the year, fire.....	507,942
Amount deposited in different States and Countries for the security of all the Company's policy-holders.....	258,500

Amount deposited in various States and Countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$128,750 00	\$31,466 24
Oregon.....	63,375 00	10,094 10
Georgia.....	31,687 50	11,284 88
Virginia.....	63,375 00	2,544 82
Totals.....	\$285,187 50	\$55,389 54

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i> \$1,102,898 91
Premiums received.....	17,255 41
Losses paid.....	5,849 89
Total losses incurred during the year in the State of Michigan.....	4,431 36

## UNITED STATES BRANCH.

## HAMBURG BREMEN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

OFFICE, U. S. BRANCH, No. 62, CEDAR ST., NEW YORK CITY.

(Incorporated 1854; commenced business January, 1855.)

F. O. AFFELD, *Manager.*WITKOWSKY & AFFELD, No. 174, LA SALLE ST., CHICAGO, ILL., *Managers Western Department.*

Attorney for Michigan, JULIUS STOLL, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan..... \$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$9,000 00
Interest accrued, \$168.75 on said mortgage loans.....	
Value of lands mortgaged.....	\$30,000 00
Buildings (insured for \$23,000).....	50,000 00
Total value of mortgaged premises.....	\$80,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
States registered.....	\$355,000 00	\$447,300 00
Georgia.....	25,000 00	28,487 50
Richmond, Va.....	15,000 00	16,425 00
Milwaukee & St. Paul R. R.....	15,000 00	18,825 00
& Northwestern R. R.....	25,000 00	35,657 50
Burlington & Quincy R. R.....	20,000 00	25,300 00
& Lake Erie & Western R. R.....	25,000 00	31,250 00
Pacific R. R.....	20,000 00	22,550 00
Pacific R. R.....	20,000 00	22,600 00
Pacific R. R.....	20,000 00	23,100 00
, Chattanooga & St. Louis R. R.....	10,000 00	13,125 00
re & Michigan Southern R. R.....	10,000 00	12,400 00
Central & Hudson River R. R.....	10,000 00	13,075 00
Central R. R.....	17,000 00	19,040 00
& Hudson Canal Co.....	20,000 00	28,900 00
Susquehanna R. R.....	10,000 00	12,275 00
railway & Navigation Co.....	10,000 00	11,000 00
Pacific R. R.....	16,000 00	18,240 00
Rock Island & Pacific R. R.....	25,000 00	33,125 00
e & Nashville R. R.....	30,000 00	31,900 00
re R. R.....	45,000 00	46,800 00
entral R. R.....	50,000 00	45,625 00
ey Junction.....	10,000 00	10,400 00
Minneapolis & Manitoba R. R.....	15,000 00	14,812 50
Burlington & Quincy R. R.....	25,000 00	22,937 50
(carried out at market value).....	\$943,000 00	\$1,007,930 00

banks.....	53,764 77
premiums in due course of collection.....	76,398 64
ivable, <i>not matured</i> , taken for fire risks.....	5,486 61
Aggregate amount of the assets of the company.....	\$1,152,580 02
Special deposits in other States.....	233,862 50
Admitted assets.....	\$918,717 52

## LIABILITIES.

of unpaid losses (of which \$29,400.00 are resisted).....	\$63,255 00
ce reserve at 50 per cent of premiums on fire risks, running one	•
ss, from date of policy.....	\$381,022 16
ce reserve <i>pro rata</i> on fire risks running more than one year.....	306,546 08
of reserve on all outstanding risks.....	687,568 24
ons and brokerage.....	14,650 51
Aggregate.....	\$765,473 75
Liabilities on special deposits.....	122,978 56
ities (except deposit capital).....	\$642,495 19
regards policy-holders.....	\$276,222 33
Capital.....	200,000 00
over deposit capital.....	\$76,222 33

## INCOME DURING THE YEAR.

On Fire Risks.	
ount of cash received for premiums.....	\$1,191,996 63
ount paid for re-insurance, for rebate, abatement, and return	
.....	242,577 02



Net amount of cash actually received for premiums.....	\$949,419 6
Interest received on bonds and mortgages.....	900 00
Interest and dividends received on bonds and stocks, and from all other sources.....	41,358 6
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	\$38 16
Aggregate cash income.....	\$991,678 2

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$689,472 14
Deduct amounts actually received for salvages, \$4,454.49; re-insurance, \$27,981.01.....	32,985 50
Net amount paid on losses (of which \$50,535.37 belonged to prior years).....	\$657,086 6
Paid or allowed during the year for commissions and brokerage.....	162,523 10
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	82,122 10
Paid State, national, and local taxes, in this and other States.....	23,114 7
All other payments, viz.: Rents and miscellaneous expenses.....	69,700 7
Aggregate cash expenditures.....	\$994,547 3

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premium Thereon.
In force December 31st, 1888.....		\$109,296,465	\$1,288,055 8
Written during the year.....		102,784,062	1,191,905 0
Total.....		\$212,080,527	\$2,479,960 9
Deduct expirations.....		97,888,600	1,124,385 0
In force at the end of the year.....		\$114,196,927	\$1,354,975 8
Deduct amount re-insured.....		2,550,458	34,519 3
Net amount in force December 31st, 1889.....		\$111,646,469	\$1,320,456 4

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premium Unearned.
1889.....	One year or less	\$63,267,235	\$762,044 32	1-2	\$381,022 10
1883.....	Two years,	197,608	2,099 82	1-4	524 8
1890.....		732,164	6,326 59	3-4	4,744 9
1887.....	Three years,	9,395,438	102,786 77	1-6	17,122 8
1888.....		11,229,528	118,573 82	1-2	59,286 9
1899.....		12,090,156	189,879 85	5-6	116,566 5
1896.....		143,852	1,346 71	1-8	169 3
1887.....	Four years,	83,215	737 05	3-8	276 3
1888.....		148,405	1,308 98	5-8	818 1
1899.....		814,751	2,670 45	7-8	2,511 6
1895.....	Five years,	1,925,505	24,431 75	1-10	2,443 1
1896.....		2,362,190	81,349 65	3-10	9,404 8
1887.....		2,705,638	32,704 69	1-2	16,352 2
1888.....		3,328,619	41,583 57	7-10	29,108 5
1889.....		3,722,170	52,462 96	9-10	47,216 6
Totals.....		\$111,646,469	\$1,320,456 48		\$687,568 2

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date.....	\$10,187,63
Losses paid by U. S. branch to date.....	5,942,26
Losses incurred during the year, fire.....	657,41
Amount deposited in different States and countries for the security of all the company's policy-holders.....	755,82
Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:	

*Some States and Countries.**Deposits. Liabilities.*

.....	\$28,437 50	\$16,402 44
.....	126,000 00	25,754 19
.....	63,000 00	28,292 28
.....	\$16,425 00	52,529 65
.....	\$233,862 50	\$122,978 56

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

*Fire Risks.*

.....	\$1,756,181 00
.....	29,274 08
.....	9,243 47
.....	8,138 47

.....  
 red during the year in the State of Michigan.....

## UNITED STATES BRANCH.

## IMPERIAL FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH. No. 20, KILBY ST., BOSTON, MASS.

(Incorporated 1803; commenced business 1803.)

JOHN C. PAIGE, *Resident Manager.*MUN, *Resident Manager Western Branch*, Nos. 238 & 240 LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, EDWIN R. MERRIFIELD, of Lansing.

## CAPITAL.

capital in New York, required by the laws of Michigan, \$200,000.

## ASSETS.

\$451,634 70

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
.....	\$531,000 00	\$669,000 00	
Trust Co. ....	109,735 31	109,735 31	
.....	150,000 00	160,125 00	
.....	28,666 67	2,580 00	
.....	\$819,401 98	\$941,500 31	941,500 31
.....			53,679 10
.....			8,488 62
.....			155,076 24
.....			163 37
.....			4,301 59
.....			2,193 83
.....			\$1,617,037 76
.....			308,700 00
.....			\$1,308,337 76

## LIABILITIES.

Amount of unpaid losses (of which \$24,311.30 are resisted).....	\$95,388 84
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$486,290 02
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	330,125 33
Amount of reserve on all outstanding risks.....	766,415 35
Commissions and re-insurance.....	26,385 41
Aggregate.....	\$888,189 60
Deduct liabilities on special deposits.....	55,585 44
Net liabilities (except deposit capital).....	\$832,604 16
Surplus as regards policy-holders.....	\$475,738 60
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$275,738 60

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	<i>On Fire Risks.</i> \$1,322,499 18
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	284,587 03
Net amount of cash actually received for premiums.....	\$1,087,912 15
Interest and dividends received on bonds and stocks, and from all other sources.....	31,070 83
Income from all other sources, viz.: Rents, \$16,629.32; miscellaneous, \$297.84.....	16,927 16
Aggregate cash income.....	\$1,135,910 14

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	<i>On Fire Risks.</i> \$771,847 87
Deduct amounts actually received for salvages, \$6,110.12; re-insurance, \$61,308.52.....	67,418 64
Net amount paid on losses.....	\$704,429 23
Paid or allowed during the year for commissions and brokerage.....	203,025 57
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employées.....	114,878 55
Paid State, national, and local taxes, in this and other States.....	39,199 69
All other payments, viz.: General expenses.....	32,009 97
Cash transmitted to the home office (carried inside).....	\$34,002 42
Aggregate cash expenditures.....	\$1,093,543 01

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....		\$120,758,788	\$1,425,086 64
Written during the year.....		123,837,637	1,830,769 65
Total.....		\$243,616,445	\$2,745,856 29
Deduct expirations.....		107,901,562	1,200,818 75
In force at the end of the year.....		\$135,714,883	\$1,536,087 54
Deduct amount re-insured.....		5,006,139	61,564 48
Net amount in force December 31, 1889.....		\$130,708,744	\$1,474,473 11

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
Year or less	\$71,810,908	\$872,580 06	1-2	\$436,290 02
Years, {	578,567	8,351 41	1-4	887 85
	488,902	4,517 81	9-4	3,887 98
Years, {	9,073,774	97,487 81	1-6	16,247 97
	10,654,966	108,845 89	1-2	54,422 94
Years, {	14,753,610	184,126 84	5-6	111,771 92
	487,418	4,724 59	1-8	590 57
Years, {	488,975	4,620 27	8-8	1,782 60
	634,741	5,434 85	5-8	3,896 77
Years, {	779,650	6,771 68	7-8	5,925 21
	2,553,180	29,200 96	1-10	2,920 09
Years, {	3,426,106	37,482 90	8-10	11,244 86
	4,762,033	51,857 79	1-2	25,928 90
Years, {	4,768,423	52,082 17	7-10	36,422 51
	5,686,296	61,439 06	9-10	55,295 16
	\$130,706,744	\$1,474,478 11		\$766,415 85

GENERAL INTERROGATORIES.

Premiums received by U. S. branch to date.	\$16,379,853
U. S. branch to date.	10,818,710
During the year, fire	698,614
in various States and countries, which, under the laws thereof, is held exclusively for of the policy-holders therein:	
States and Countries.	
	Deposits. Liabilities.
	\$31,500 00 \$9,426 37
	151,200 00 17,255 28
	63,000 00 9,125 00
	63,000 00 19,778 84
	\$308,700 00 \$55,585 44

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	Fire Risks.
	1,776,443 00
	87,887 17
	19,367 48
Red during the year in the State of Michigan	19,067 47

UNITED STATES BRANCH.

LANCASHIRE INSURANCE COMPANY.

MANCHESTER, ENGLAND.

OFFICE U. S. BRANCH, Nos. 40 AND 42 PINE ST., NEW YORK CITY.

(Incorporated 1852; commenced business 1852.)

Manager. W. G. FERGUSON, General Agent, No. 132, LA SALLE ST., CHICAGO, ILL.

Attorneys for Michigan, PELTIER & BELANGER, of Detroit.

CAPITAL.

Capital in New York, required by the laws of Michigan.....\$200,000



## ASSETS.

Real estate ..... \$240,161

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States .....	\$954,500 00	\$1,080,778 25	
Albany & Susquehanna R. R. Co. ....	15,000 00	18,875 00	
Baltimore & Ohio R. R. Co. ....	10,000 00	10,100 00	
Brooklyn & Montauk R. R. Co. ....	30,000 00	33,600 00	
Chicago, Burlington & Quincy R. R. Co. ....	21,000 00	20,160 00	
Chicago, Milwaukee & St. Paul R. R. Co. ....	20,000 00	21,600 00	
Chicago & Northwestern extension .....	35,000 00	33,250 00	
Chicago, Rock Island & Pacific R. R. Co. ....	20,000 00	26,600 00	
Chicago, St. Louis & New Orleans R. R. Co. ....	15,000 00	18,000 00	
Delaware & Hudson Canal Co. ....	20,000 00	22,800 00	
Detroit, Monroe & Toledo R. R. Co. ....	15,000 00	19,650 00	
Illinois Central R. R. ....	40,000 00	41,600 00	
Michigan Central R. R. ....	38,000 00	40,960 00	
Milwaukee & St. Paul R. R. Co. ....	10,000 00	11,900 00	
New York Central & Hudson River R. R. Co. ....	15,000 00	19,960 00	
New York, Lackawanna & Western R. R. Co. ....	15,000 00	20,100 00	
Ottumwa, Cedar Falls & St. Paul R. R. Co. ....	20,000 00	21,600 00	
St. Louis, Jacksonville & Chicago R. R. Co. ....	10,000 00	11,200 00	
Syracuse, Binghamton & New York R. R. Co. ....	15,000 00	19,875 00	
Totals (carried out at market value) .....	\$1,813,500 00	\$1,442,116 25	1,442,116

Cash in company's principal office, \$4,026.67; cash in bank, \$40,042.69... 44,06  
Gross premiums in due course of collection ..... 154,33

Aggregate amount of the assets of the company ..... \$1,880,68  
Deduct special deposits in other States ..... 183,31

Total admitted assets ..... \$1,697,36

## LIABILITIES.

Amount of unpaid losses (of which \$18,676.55 are resisted) ..... \$129,80

Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$600,780 78
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	379,482 62

Amount of reserve on all outstanding risks ..... 980,26

State taxes ..... 8,00

Commissions ..... 6,00

Aggregate ..... \$1,124,07  
Deduct liabilities on special deposits ..... 68,50

Net liabilities (except deposit capital) ..... \$1,055,57

Surplus as regards policy-holders .....	\$641,796 01
Deposit capital .....	200,000 00

Surplus over deposit capital ..... \$441,796 01

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums .....	On Fire Risks. \$1,734,304 29
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	279,321 86

Net amount of cash actually received for premiums ..... \$1,454,98  
Interest and dividends received on bonds and stocks, and from all other sources ..... 66,77

Aggregate cash income ..... \$1,521,76

EXPENDITURES DURING THE YEAR.

on fire losses.....	\$96,809 08
during the year for commissions and brokerage.....	298,630 88
year for salaries, fees, and all other charges of officers, and all other employ��s.....	174,484 47
nal, and local taxes, in this and other States.....	33,094 12
ash expenditures.....	<u>\$1,503,018 55</u>

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
l, 1888.....	\$168,689,660	\$1,679,268 93
year.....	181,585,962	1,772,476 25
.....	\$350,225,522	\$3,451,745 18
.....	157,890,064	1,549,425 00
nd of the year.....	\$192,845,438	\$1,902,320 18
nsured.....	2,463,474	22,445 48
orce December 31, 1889.....	<u>\$190,381,964</u>	<u>\$1,879,874 70</u>

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

	<i>Amount Covered.</i>	<i>Gross Premi- ums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
or less.....	\$108,234,653	\$1,201,561 55	1-2	\$600,780 78
s, {.....	964,710	9,155 94	1-4	2,288 98
.....	1,603,928	11,464 85	3-4	8,598 64
ars, {.....	12,595,704	110,390 76	1-6	18,398 46
.....	21,710,887	150,386 84	1-2	75,193 42
.....	25,000,923	178,178 04	5-6	148,481 73
.....	91,361	1,247 74	1-8	155 97
rs, {.....	317,598	2,502 15	3-4	938 31
.....	544,477	3,780 65	5-8	2,368 53
.....	416,986	2,924 77	7-8	2,559 17
.....	2,350,589	26,149 34	1-10	2,614 98
s, {.....	2,788,246	30,833 12	3-10	9,264 93
.....	3,988,915	44,558 83	1-2	22,279 41
.....	4,617,097	48,383 83	7-10	33,854 66
.....	5,186,440	58,317 21	9-10	52,485 48
.....	<u>\$190,381,964</u>	<u>\$1,879,874 70</u>	.....	<u>\$980,263 40</u>

GENERAL INTERROGATORIES.

remiums received by U. S. branch to date.....	\$15,892,020
branch to date.....	9,985,597
ing the year, fire.....	978,431
a various States and countries, which, under the laws thereof, is held <i>exclusively</i> for the policy-holders therein:	
ates and Countries.	
.....	<i>Deposits.</i>
.....	\$104,750 00
.....	52,375 00
.....	28,187 50
.....	<u>\$183,312 50</u>
.....	<i>Liabilities.</i>
.....	\$39,000 00
.....	9,500 00
.....	20,000 00
.....	<u>\$68,500 00</u>

NESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

.....	<i>Fire Risks.</i>
.....	\$2,064,101 00
.....	38,584 99
.....	12,621 37
during the year in the State of Michigan.....	<u>8,491 38</u>

## LION FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE, U. S. BRANCH, No. 223, ASYLUM ST., HARTFORD, CONN.

(Incorporated 1879; commenced business, 1880.)

M. BENNETT, JR., *Manager*. - - - - - JAMES H. BREWSTER, *Assistant Manager*

Attorney for Michigan, EDWIN I. BOOTH, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$174,800 00
Interest due on said mortgage loans.....	3,664 90
Value of lands mortgaged.....	\$187,628 00
Buildings (insured for \$201,700).....	244,672
Total value of mortgage premises.....	\$382,300

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS--	Par Value.	Market Value.	
United States, registered.....	\$170,000 00	\$214,200 00	
Brooklyn School Improvement.....	150,000 00	163,125 00	
Brooklyn Improvement loan.....	50,000 00	54,375 00	
City of Richmond.....	15,000 00	15,250 00	
Georgia State.....	5,000 00	5,750 00	
Totals (carried out at market value).....	\$390,000 00	\$452,700 00	452,700 00

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$15,600.....	11,000 00
Cash in company's principal office, \$1,407.55; cash in bank, \$76,257.53....	77,665 00
Interest due and accrued on stocks, not included in "market value"....	3,412 50
Interest due and accrued on collateral loans.....	249 30
Net premiums in due course of collection.....	54,997 70
Due from other companies for re-insurance on losses already paid.....	4,754 50

Aggregate amount of the assets of the company.....	\$783,244 10
Deduct special deposits in other States.....	235,200 00

Total admitted assets.....\$548,044 10

## LIABILITIES.

Amount of unpaid losses (of which \$5,812.08 are resisted).....	\$47,443 80
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$168,876 97
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	90,581 32

erve on all outstanding risks.....	\$259,258 29
ued for salaries, rent, advertising, and for agency and other us expenses.....	8,877 08
.....	\$315,579 22
ities on special deposits.....	38,078 99
.....	\$277,500 23
ities (except deposit capital).....	
ds policy-holders.....	\$270,543 94
.....	200,000 00
r deposit capital.....	\$70,543 94

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
f cash received for premiums.....	\$728,048 81
aid for re-insurance, for rebate, abatement, and return.....	811,717 81
.....	
f cash actually received for premiums.....	\$416,331 50
ved on bonds and mortgages.....	8,833 74
dividends received on bonds and stocks, and from all other.....	16,574 90
.....	
ce cash income.....	\$441,740 14

## EXPENDITURES DURING THE YEAR.

aid on fire losses (of which \$30,243.86 belonged to prior years).....	\$326,648 77
ed during the year for commissions and brokerage.....	70,388 58
he year for salaries, fees, and all other charges of officers, nts, and all other employes.....	30,368 51
ational and local taxes, in this and other States.....	11,717 63
ments, viz.: General and agency expenses.....	24,406 86
.....	
ce cash expenditures.....	\$463,530 35

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
ber 31st, 1888.....	\$51,431,462	\$691,715 54
wed during the year.....	60,409,964	708,954 37
.....		
ons.....	\$111,841,426	\$1,400,669 91
.....	58,362,850	717,852 95
the end of the year.....	\$53,478,576	\$682,816 96
re-insured.....	15,303,101	181,068 17
in force December 31st, 1889.....	\$38,175,475	\$501,733 79

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
ear or less.....	\$25,408,104	\$337,353 94	1-2	\$168,676 97
1 years, {	52,359	386 68	1-4	96 68
2 years, {	181,563	1,540 24	3-4	1,155 18
3 years, {	2,345,561	32,234 40	1-6	5,872 40
4 years, {	3,038,729	40,655 23	1-2	20,327 62
5 years, {	3,711,128	44,861 93	5-6	37,384 95
6 years, {	38,571	351 48	1-8	43 94
7 years, {	99,725	744 44	3-8	279 15
8 years, {	92,516	946 14	5-8	501 35
9 years, {	136,635	1,063 50	7-8	980 58
10 years, {	245,967	3,376 75	1-10	337 67
11 years, {	439,038	7,432 54	8-10	2,229 77
12 years, {	650,230	8,722 91	1-2	4,361 46
13 years, {	824,589	11,933 24	7-10	8,353 23
14 years, {	825,764	10,130 37	9-10	9,117 34
.....				
.....	\$38,175,475	\$501,733 79		\$259,258 29



## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date.....		\$3,616,619
Losses paid by U. S. branch to date.....		2,216,967
Losses incurred during the year, fire.....		337,537
Amount deposited in different States and countries for the security of <i>all</i> the company's policy-holders.....		217,500
Amount deposited in various States and countries, which, under the laws thereof, is held <i>exclusively</i> for the protection of the policy-holders therein:		
<i>Name States and Countries.</i>		
Ohio.....	Deposits. \$126,000 00	Liabilities. \$8,944 19
Oregon.....	63,000 00	6,125 00
Georgia.....	90,950 00	9,702 45
Virginia.....	15,250 00	13,307 35
Totals.....	\$235,200 00	\$38,078 99

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risks. \$595,850 00
Premiums received.....	7,433 46
Losses paid.....	4,479 56
Total losses incurred during the year in the State of Michigan.....	4,741 28

## UNITED STATES BRANCH.

## LIVERPOOL, LONDON AND GLOBE INSURANCE COMPANY.

## LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 45, WILLIAM ST., NEW YORK CITY.

(Incorporated, 1836; commenced business in the U. S., 1848.)

HENRY W. EATON, *Resident Manager.*CROOKE & WARREN, *Resident Managers*, No. 124 LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan....\$200,000

## ASSETS.

Real estate.....	\$1,499,500 00
Loans on bond and mortgage of real estate (first liens).....	1,954,850 00
Interest due \$2,765.00 and accrued, \$23,299.05 on said mortgage loans; total.....	26,064 06
Value of lands mortgaged.....	\$1,833,950 00
Buildings.....	2,051,350 00
Total value of mortgaged premises.....	\$3,885,300 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States 4 per cent.....	\$1,575,000 00	\$1,992,375 00	
New York State 6 per cent.....	45,000 00	48,375 00	
City of Richmond 8 per cent.....	5,000 00	7,150 50	
Mississippi Pay Warrants.....	20,000 00	20,800 00	
New York City gold sixes.....	50,000 00	60,500 00	
City of Boston 5 per cent.....	180,000 00	216,450 00	
Totals (carried out at market value).....	\$1,875,000 00	\$2,345,650 00	2,345,650 00

pany's principal office, \$3,914.53; cash in bank, \$828,037.85.....	\$831,952 38
and accrued on collateral loans.....	360 49
sums in due course of collection.....	647,653 47
and accrued.....	15,000 00
er companies for re-insurance on losses already paid.....	13,430 00
<hr/>	
te amount of the assets of the company.....	\$7,334,460 39
al deposits in other States.....	255,000 00
<hr/>	
mitted assets.....	\$7,079,460 39
<hr/>	

*Items not admitted as Available Assets.*\$2,095 92

## LIABILITIES.

npaid losses (of which \$42,465.00 are resisted).....	\$391,554 90
serve at 50 per cent of premiums on fire risks, running one rom date of policy.....	\$1,491,037 87
serve <i>pro rata</i> on fire risks running more than one year.....	1,731,577 87
reserve on all outstanding risks.....	3,222,615 54
by insured on perpetual policies.....	355,098 72
a reserve and all other liabilities, except capital, under the nce, or any other special, department.....	108,141 18
insurance.....	95,575 62
and brokerage.....	77,156 33
ilities.....	65,861 16
<hr/>	
te liabilities (except deposit capital).....	\$4,316,003 45
<hr/>	
ards policy-holders.....	\$2,763,456 94
.....	200,000 00
ar deposit capital.....	\$2,563,456 94

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
of cash received for premiums.....	\$5,335,383 73
t paid for re-insurance, for rebate, abatement, and return.....	1,062,011 81
<hr/>	
of cash actually received for premiums.....	\$4,273,371 92
ived on bonds and mortgages.....	72,102 22
dividends received on bonds and stocks, and from all other.....	88,423 36
a all other sources, viz.: Rents.....	82,770 64
sums (less five per cent received for perpetual fire risks e).....	\$10,445 01
arried inside).....	4,787 04
<hr/>	
te cash income.....	\$4,516,668 14

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
actually paid for losses.....	\$3,238,581 05
nts actually received for salvages, \$16,962.74; re-insurance.....	434,647 59

Net amount paid on losses (of which \$442,765.40 belonged to prior years) ..	\$2,803,933 4
Paid or allowed during the year for commissions and brokerage .....	791,479 8
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	222,713 6
Paid State, national and local taxes, in this and other States .....	83,906 7
All other payments, viz.: Miscellaneous expenses .....	200,937 7
Aggregate cash expenditures .....	\$4,102,971 3

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premium Thereon.</i>
In force December 31st, 1888 .....		\$590,711,333	\$5,666,373 3
Written or renewed during the year .....		605,558,920	5,479,209 0
Total .....		\$1,196,270,253	\$11,145,582 4
Deduct expirations .....		484,387,412	4,410,785 5
In force at the end of the year .....		\$711,882,841	\$6,734,796 8
Deduct amount re-insured .....		61,161,821	487,436 1
Net amount in force December 31st, 1889 .....		\$650,721,020	\$6,247,360 7
Perpetual insurance in force .....		10,291,293	355,098 7
Total .....		\$661,012,313	\$6,602,459 4
In force having no more than one year to run from date of policy .....		\$287,759,471	\$2,962,075 7
Having more than one year, and not more than three years to run from date of policy .....		230,197,876	1,954,873 4
Having more than three years to run from date of policy .....		182,783,673	1,310,411 5
Perpetual risks in force .....		10,291,293	355,098 7
Net amount in force December 31st, 1889 .....		\$661,012,313	\$6,602,459 4

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premium Unearned.</i>
1889 .....	One year or less .....	\$287,759,471	\$2,962,075 75	1-2	\$1,491,037 8
1888 .....	Two years, .....	5,676,754	94,952 94	1-4	23,738 2
1889 .....	Two years, .....	8,101,553	62,206 59	3-4	46,654 9
1887 .....	Three years, .....	58,341,705	507,808 45	1-6	84,634 7
1888 .....	Three years, .....	74,673,958	620,939 52	3-6	\$10,469 7
1889 .....	Three years, .....	88,408,906	668,965 93	5-6	557,471 6
1886 .....	Four years, .....	1,724,441	14,260 81	1-8	1,782 5
1887 .....	Four years, .....	1,207,426	11,581 46	3-8	4,343 0
1888 .....	Four years, .....	2,848,435	16,918 90	5-8	10,574 3
1889 .....	Four years, .....	1,408,702	7,123 34	7-8	6,232 9
1885 .....	Five years, .....	16,650,682	176,899 30	1-10	17,689 3
1886 .....	Five years, .....	22,879,579	229,413 16	3-10	68,823 9
1887 .....	Five years, .....	25,690,204	245,448 33	5-10	122,724 1
1888 .....	Five years, .....	30,172,176	296,225 50	7-10	206,757 8
1889 .....	Five years, .....	27,320,964	282,833 52	9-10	254,530 1
Risks in force having more than five years to run .....		2,451,714	27,707 71	various	13,129 5
Perpetual risks in force .....		10,291,293	355,098 72	95-100	337,343 7
Totals .....		\$661,012,313	\$6,602,459 43		\$3,559,959 3

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date .....	\$78,515,154
Losses paid from organization to date .....	-47,120,263
Losses incurred during the year, fire .....	2,766,363
Amount deposited in different States and countries for the security of all the company's policy-holders .....	300,000

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>
Ohio .....	\$100,000
Virginia .....	45,000
Oregon .....	50,000
Georgia .....	25,000
North Carolina .....	10,000
Mississippi .....	25,000
Total .....	\$255,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$5,029,515 00
Losses paid.....	88,654 08
Total losses incurred during the year in the State of Michigan.....	24,128 01
	22,463 01

UNITED STATES BRANCH.  
LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 69, WALL ST., NEW YORK CITY.

(Incorporated 1720; commenced business in United States 1872.)

CHARLES LYMAN CASE, *Manager Western Department*, No. 208, LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, JOHN G. ERWIN, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
United States registered 4 per cent.....	\$700,000 00	\$892,500 00
Chicago, Milwaukee & St. Paul R. R., West'n Div., 1st mortgage 5 per cent gold.....	25,000 00	26,375 00
Chicago, Milwaukee & St. Paul R. R., West'n Div., terminal 5 per cent gold.....	25,000 00	26,375 00
Gulf, Colorado & Santa Fe R. R. 1st mortgage, 7 per cent gold.....	50,000 00	58,000 00
Milwaukee, Lake Shore & Western R. R. Mich. Div., 1st mortgage 6 per cent gold.....	25,000 00	29,500 00
Minneapolis & St. Louis R. R., Iowa extension, 1st mortgage 7 per cent gold.....	25,000 00	21,500 00
Milwaukee & St. Paul R. R., River Division, 1st mortgage 7 per cent gold.....	50,000 00	63,000 00
St. Paul, Minneapolis & Manitoba R. R., consolidated 6 per cent gold loan.....	25,000 00	29,500 00
St. Paul, Minneapolis & Manitoba R. R., 2d mortgage 6 per cent gold.....	30,000 00	35,550 00
Long Island R. R., 1st consolidated mortgage 5 per cent gold.....	15,000 00	17,775 00
Erie Railway, consolidated mortgage 7 per cent gold.....	50,000 00	69,000 00
Chicago, St. Louis & New Orleans R. R. 5 per cent gold loan.....	8,000 00	9,240 00
Atchison, Topeka & Santa Fe R. R. 1st mortgage 7 per cent gold.....	25,000 00	29,312 50
Northern Pacific R. R. general mortgage, and land grant 6 per cent gold.....	25,000 00	29,487 50
Louisville & Nashville R. R., New Orleans & Mobile Div. 1st mortgage 6 per cent gold.....	25,000 00	29,625 00
West Shore guaranteed 4 per cent gold.....	50,000 00	52,875 00
Central R. R. of N. J., general mortgage, 5 per cent gold.....	40,000 00	45,400 00
Philadelphia & Reading R. R. general mortgage 4 per cent gold.....	15,000 00	18,350 00
Totals (carried out at market value).....	\$1,208,000 00	\$1,478,815 00



Cash in company's principal office, \$931.16; cash in bank, \$61,225.19.....	\$62,156 33
Net premiums in due course of collection.....	120,082 96

Aggregate amount of the assets of the company.....	\$1,661,054 30
Deduct special deposits in other States.....	299,625 00
Total admitted assets.....	\$1,361,429 30

## LIABILITIES.

Amount of unpaid losses.....	\$74,833 33
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$320,776 06
Re-insurance reserve <i>pro rata</i> on fire risks, running more than one year.....	351,447 06
Amount of reserve on all outstanding risks.....	672,223 74
Reclaimable by insured on perpetual policies.....	1,590 33
Aggregate.....	\$748,647 33
Deduct liabilities on special deposit.....	53,857 12
Net liabilities (except deposit capital).....	\$694,790 21
Surplus as regards policy-holders.....	\$666,639 03
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$466,639 03

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$1,087,646 78
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	160,590 43
Net amount of cash actually received for premiums.....	\$869,056 35
Interest and dividends received on bonds and stocks, and from all other sources.....	54,676 44
Aggregate cash income.....	\$922,732 79

## EXPENDITURES DURING THE YEAR.

Net amount paid on fire losses.....	\$576,925 94
Paid or allowed during the year for commissions and brokerage.....	175,445 51
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	65,163 00
Paid State, National and local taxes in this and other States.....	23,545 61
All other payments, viz.: Rent and miscellaneous expenses.....	51,189 80
Aggregate cash expenditures.....	\$892,270 86

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Premium</i>
	<i>Fire Risks.</i>	<i>Thereon.</i>
In force December 31st, 1888.....	\$132,721,126	\$1,176,727
Written during the year.....	138,220,309	1,064,306
Total.....	\$270,941,435	\$2,241,033
Deduct expirations.....	113,256,642	925,674
In force at the end of the year.....	\$157,684,793	\$1,315,359
Deduct amount re-insured.....	6,190,958	35,254
Net amount in force December 31st, 1889.....	\$151,493,835	\$1,280,104

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1869	One year or less	\$73,438 229	\$641,553 32	1-2	\$320,776 66
1869	Two years,	373,475	3,045 32	1-4	761 38
1869		234,656	2,100 97	3-4	1,575 73
1867	Three years,	11,846,409	95,792 88	1-6	15,965 48
1868		17,472,509	129,462 49	1-2	63,231 24
1869		21,659,949	154,862 63	5-6	129,052 19
1866	Four years,	346,463	2,337 38	1-8	292 17
1867		329,913	2,890 17	3-8	1,063 81
1868		399,225	3,396 61	5-8	2,122 85
1869		460,280	4,026 73	7-8	3,523 38
1865	Five years,	3,062,508	32,183 88	1-10	3,219 39
1866		4,767,694	44,309 68	9-10	13,292 97
1867		5,542,415	51,798 20	1-2	25,699 10
1868		5,499,918	53,055 60	7-10	37,138 92
1869		5,964,231	59,224 92	9-10	53,302 43
Over five years		96,761	1,849 89		987 09
Perpetual		72,300	1,674 02		1,590 32
Totals		\$151,498,885	\$1,280,104 99		\$673,814 06

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$10,794,335
Losses paid from organization to date	6,283,847
Losses incurred during the year, fire	579,202

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Ohio	\$127,500 00	\$29,987 16
Virginia	63,750 00	10,082 19
Oregon	63,750 00	3,890 99
Georgia	31,875 00	5,112 18
North Carolina	12,750 00	5,284 60
Totals	\$299,625 00	\$58,857 12

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$1,614,661 00
Losses paid	25,607 40
Total losses incurred during the year in the State of Michigan	6,898 05
	5,947 06

## UNITED STATES BRANCH.

## LONDON &amp; LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL. ENGLAND.

OFFICE U. S. BRANCH, No. 46, PINE ST., NEW YORK CITY.

(Incorporated 1861; commenced business in the U. S. 1879.)

JEFFREY BEAVAN,  
Manager Eastern Department.JOHN S. BELDEN, Chicago, Ill.,  
Manager Western Department.

Attorney for Michigan, CHARLES F. TAYLOR, of Lansing.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000.

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States registered.....	\$495,000 00	\$628,650 00	
Baltimore & Ohio R. R. Co., registered general mortgage.....	100,000 00	112,083 00	
Chicago & Northwestern R. R. Co., Cons. gold registered.....	100,000 00	126,083 00	
Chicago, Burlington & Quincy R.R. Co., 1st registered Mtg.....	100,000 00	98,000 00	
Chicago, Rock Island & Pacific R. R. Co., 1st Mtg. registered.....	90,000 00	118,800 00	
Central Railroad of New Jersey, general Mtg. registered.....	70,000 00	80,325 00	
Cincinnati, Indianapolis, St. Louis & Chicago R. R. Co., gold consolidated mortgage registered.....	100,000 00	100,666 00	
Delaware & Hudson R. R. Co., 1st mortgage registered.....	25,000 00	37,083 00	
Lake Shore & Michigan Southern R. R. Co., 1st Mtg. Reg.....	92,000 00	116,610 00	
New York Central & Hudson River R. R. Co., 1st Mtg. Reg.....	75,000 00	100,125 00	
New York & Harlem R. R. Co., 1st mortgage registered.....	100,000 00	129,166 00	
West Shore R. R. Co., 1st mortgage registered.....	100,000 00	106,250 00	
Pennsylvania R. R. Co., equipment trust, gold loan.....	90,000 00	80,850 00	
Totals (carried out at market value).....	\$1,477,000 00	\$1,782,691 00	\$1,782,691 00
Cash in company's principal office, \$29,210.34; cash in bank, \$141,716.36....			170,926 70
Gross premiums in due course of collection.....			23,056 53
Net premiums in hands of agents issued within three months.....			127,405 53
Aggregate amount of the assets of the company.....			\$2,104,079 81
Deduct special deposit in other States.....			225,000 00
Total admitted assets.....			\$1,879,079 81

## LIABILITIES.

Amount of unpaid losses (of which \$19,325.26 are resisted).....		\$161,273 93
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$805,160 19	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	515,691 76	
Amount of reserve on all outstanding risks.....		1,120,851 95
Reclaimable by insured on perpetual policies.....		1,627 86
Due and accrued for salaries, rent, advertising, or agency expenses.....		2,500 00
Commissions and brokerage.....		4,348 21
Re-insurance due.....		21,134 00
Aggregate.....		\$1,311,735 95
Deduct liabilities on special deposits.....		76,023 96
Net liabilities (except deposit capital).....		\$1,235,711 99
Surplus as regards policy-holders.....	\$643,367 82	
Deposit capital.....	200,000 00	
Surplus over deposit capital.....	\$443,367 82	

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On Fire Risks. \$1,977,989 36	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	424,045 82	
Net amount of cash actually received for premiums.....		\$1,553,943 54
Interest and dividends received on bonds and stocks, and from all other sources.....		77,523 23
Aggregate cash income.....		\$1,631,466 77

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$1,208,837 78
Deduct amounts actually received for salvages, \$15,237.59; re-insurance, \$166,383.42 .....	181,621 01
Net amount paid on losses (of which \$110,378.48 belonged to prior years)	\$1,022,216 77
Paid or allowed during the year for commissions and brokerage.....	314,269 89
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	69,881 33
Paid State, national and local taxes, in this and other States .....	32,992 63
All other payments, viz.: Rents and miscellaneous expenses .....	88,823 86
Aggregate cash expenditures.....	\$1,528,204 48

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$208,161,772	\$2,064,774 90
Written or renewed during the year.....	206,228,095	1,994,705 71
Total.....	\$409,884,867	\$4,049,480 01
Deduct expirations.....	185,084,806	1,802,051 28
In force at the end of the year.....	\$224,850,059	\$2,247,428 73
Deduct amount re-insured.....	7,948,889	95,023 45
Net amount in force December 31st, 1889.....	\$216,401,190	\$2,152,405 28

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889	One year or less.	\$107,258,775	\$1,210,320 88	1-2	\$605,160 19
1888		1,492,891	10,177 41	1-4	2,544 85
1889	Two years,	2,156,560	18,259 11	3-4	9,944 84
1887		20,759,271	175,594 75	1-6	29,385 79
1886	Three years,	24,596,428	199,697 85	1-3	99,848 93
1889		31,311,740	228,266 12	5-6	190,221 75
1886		205,848	2,592 84	1-8	834 04
1887	Four years,	594,680	3,671 44	3-8	1,876 78
1889		1,078,189	5,599 61	5-8	3,499 78
1889		1,192,908	9,220 25	7-8	8,067 60
1886		3,081,779	35,194 42	1-10	3,519 44
1886		3,285,652	44,638 82	3-10	13,399 99
1887	Five years,	4,850,814	59,468 11	1-2	29,734 05
1889		6,200,259	69,171 18	7-10	48,419 80
1889		7,671,507	79,840 61	9-10	71,856 56
1884		8,000	22 50	1-12	1 88
1885		20,000	80 75	3-12	20 19
1887	Six years,	35,000	146 80	7-12	85 63
1886		24,200	86 50	9-12	64 83
1889		46,749	230 02	11-12	210 85
1883		11,000	422 50	1-14	90 13
1884		18,000	440 00	3-10	94 29
1886		9,700	237 00	5-14	102 50
1887	Seven years,	30,535	705 52	9-14	453 53
1889		48,250	617 97	11-14	485 55
1889		58,750	1,175 36	13-14	1,091 40
1883	Nine years	2,000	140 00	5-18	38 83
1882		1,500	22 50	7-20	5 62
1883		1,500	15 00	7-20	5 25
1886		20,000	405 00	11-20	222 75
1886	Ten years,	12,672	191 78	13-20	124 64
1887		1,300	17 00	15-20	12 75
1886		38,900	299 00	17-20	254 15
1889		42,750	393 25	19-20	378 59
Totals.....		\$216,401,190	\$2,152,405 28		\$1,120,851 95



## GENERAL INTERROGATORIES.

Total amount of premiums received by the U. S. branch to date.....	\$11,302.00
Losses paid by U. S. branch to date.....	6,948.70
Losses incurred during the year, fire.....	1,030.50

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein :

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$100,000 00	\$44,628
Virginia.....	50,000 00	18,957
Georgia.....	25,000 00	11,091
Oregon.....	50,000 00	6,851
Totals.....	\$225,000 00	\$76,028

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

Fire risks taken.....	<i>Fire Risks</i>
Premiums received.....	\$2,650,542
Losses paid.....	51,465
Total losses incurred during the year in the State of Michigan.....	16,199
	15,857

## UNITED STATES BRANCH.

## MANNHEIM INSURANCE COMPANY.

MANNHEIM, GERMANY.

OFFICE, U. S. BRANCH, No. 16, EXCHANGE PLACE, NEW YORK CITY.

(Incorporated May 24, 1879; commenced business October 15, 1879.)

HUGO MENZEL, *General Agent.*

Attorney for Michigan, HENRY C. MUNSON, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$100,000 00	\$123,000 00	
City of New York, consolidated stock.....	200,000 00	202,000 00	
Totals (carried out at market value).....	\$300,000 00	\$328,000 00	\$328,000 00

Cash in company's principal office, and cash in bank.....	6,163 50
Gross premiums in due course of collection.....	23,288 70
Bills receivable, <i>not matured</i> , taken for marine, or inland risks.....	159 20

Aggregate amount of all the available assets of the company.....\$357,611 40

## LIABILITIES.

Amount of unpaid losses .....		\$34,545 54
Amount of reserve on all outstanding marine risks .....		17,966 67
Commissions and brokerage .....		14,327 93
Aggregate liabilities (except deposit capital) .....		<u>\$66,840 14</u>
Surplus as regards policy-holders .....	\$290,771 27	
Deposit capital .....	200,000 00	
Surplus over deposit capital .....	\$90,771 27	

## INCOME DURING THE YEAR.

	<i>On Marine and Inland Risks.</i>	
Gross amount of cash received for premiums .....	\$224,020 77	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	31,514 58	
Net amount of cash actually received for premiums .....		<u>\$192,506 19</u>
Aggregate cash income .....		<u>\$192,506 19</u>

## EXPENDITURES DURING THE YEAR.

	<i>On Marine and Inland Risks.</i>	
Gross amount actually paid for losses .....	\$156,187 79	
Deduct amounts actually received for salvage and re-insurance .....	32,251 18	
Net amount paid on losses .....		<u>\$123,936 61</u>
Paid or allowed during the year for commissions and brokerage .....		21,126 16
Paid State, national, and local taxes, in this and other States .....		4,979 48
All other payments, viz.: Miscellaneous expenses .....		11,451 98
Aggregate cash expenditures .....		<u>\$161,494 23</u>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888 .....		\$1,008,997	\$24,908 28
Written during the year .....		38,408,902	221,344 09
Total .....		<u>\$39,412,299</u>	<u>\$246,252 87</u>
Deduct expirations .....		37,261,682	228,285 70
Net amount in force December 31st, 1889 .....		<u>\$2,150,617</u>	<u>\$17,966 87</u>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Marine and Inland Risks.</i>	
Marine and inland risks taken .....	\$358,801 00	
Premiums received .....	2,454 32	
Losses paid .....	5,475 97	
Total losses incurred during the year in the State of Michigan .....	5,475 97	

UNITED STATES BRANCH.  
MARINE INSURANCE COMPANY (LIMITED).  
LONDON, ENGLAND.

OFFICE U. S. BRANCH, No. 77, BEAVER ST., NEW YORK CITY.

(Incorporated 1836; commenced business 1836.)

PERCY CHUBB, *Attorney in the United States.*

CROSBY, MACDONALD & CO., *General Agents*, No. 21, SHERMAN ST., CHICAGO, ILL.

Attorney for Michigan, JAMES W. MILLEN, of Detroit.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan ..... \$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States registered bonds .....	\$400,000 00	\$508,000 00	
Totals (carried out at market value) .....	\$400,000 00	\$508,000 00	\$508,000
Cash in banks .....			27,841
Gross premiums in due course of collection .....			82,062
Due from other companies for re-insurance on losses already paid .....			6,496
Aggregate amount of the assets of the company .....			\$624,401
Deduct special deposit in Ohio .....			100,000
Total admitted assets .....			\$524,401

LIABILITIES.

Amount of unpaid losses .....		\$52,796
Re-insurance reserve <i>pro rata</i> on marine time Hull risks running more than one year .....	\$18,156 76	
Re-insurance reserve at 100 per cent on all unexpired marine risks .....	21,380 62	
Amount of reserve on all outstanding risks .....		39,537
Taxes and assessments .....		7,500
Commissions and brokerage .....		5,251
Re-insurance premiums .....		37,544
Aggregate liabilities (except deposit capital) .....		\$142,630
Surplus as regards policy-holders .....	\$381,770 55	
Deposit capital .....	200,000 00	
Surplus over deposit capital .....	\$181,770 55	

## INCOME DURING THE YEAR.

	<i>On Marine and Inland Risks.</i>
Gross amount of cash received for premiums.....	\$508,376 88
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	228,245 25
Net amount of cash actually received for premiums.....	\$280,131 63
Aggregate cash income.....	\$280,131 63

## EXPENDITURES DURING THE YEAR.

	<i>On Marine and Inland Risks.</i>
Gross amount actually paid for losses.....	\$195,935 14
Deduct amounts actually received for salvages, \$17,799.05; re-insurance, \$78,074.49.....	95,878 54
Net amount paid on losses (of which \$32,052.99 belonged to prior years)...	\$100,061 60
Paid or allowed during the year for commissions and brokerage.....	38,946 87
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	15,994 57
Paid State, national, and local taxes, in this and other States.....	6,968 57
Aggregate cash expenditures.....	\$161,971 61

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$9,092,792	\$33,845 26
Written during the year.....	157,000,667	495,070 09
Total.....	\$166,093,459	\$528,455 35
Deduct expirations.....	146,201,505	467,278 89
In force at the end of the year.....	\$19,891,954	\$61,176 46
Deduct amount re-insured.....	5,621,240	21,639 08
Net amount in force December 31st, 1889.....	\$13,270,714	\$39,537 38

## GENERAL INTERROGATORIES.

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposit.</i>
Ohio.....	\$100,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Marine and Inland Risks.</i>
Marine and inland risks taken.....	\$676,926 00
Premiums received.....	9,787 61
Losses paid.....	1,762 00
Total losses incurred during the year in the State of Michigan.....	11,677 00

UNITED STATES BRANCH.  
NORTH BRITISH AND MERCANTILE INSURANCE COMPANY  
LONDON AND EDINBURGH, GREAT BRITAIN.

OFFICE U. S. BRANCH, No. 54, WILLIAM ST., NEW YORK CITY.  
(Incorporated 1809; commenced business in the U. S., December, 1866.)

SAMUEL P. BLAGDEN, *Manager in the United States.*

Attorney for Michigan, FRANK M. ACKERMAN, of Lansing.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000

ASSETS.

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.
United States 4s, 1907, registered.....	\$500,000 00	\$635,000 00
United States currency, 6s, 1899, registered.....	100,000 00	180,000 00
United States currency, 6s, 1898, registered.....	137,000 00	174,675 00
United States currency, 6s, 1897, registered.....	85,000 00	43,400 00
United States currency, 6s, 1896, registered.....	30,000 00	30,300 00
United States currency, 6s, 1895, registered.....	18,000 00	21,420 00
New York Central & H. R. R. Co., 1st mortgage, 7 per cent bonds, 1903, registered.....	500,000 00	687,500 00
West Shore R. R. Co., 1st mortgage, gtd. 4s, 2361, registered.....	400,000 00	424,000 00
N. Y. Lackawanna & W. R. R. Co., 1st mortgage, 6s, 1921, regis- tered.....	100,000 00	139,000 00
Del. & Hudson Canal Co. Penn. Div. 1st mortgage, 7s, 1917, registered.....	61,000 00	90,488 00
St. Paul & Northern Pacific R. R. Co., general mortgage, gold 6s, 1923, registered.....	50,000 00	60,500 00
Chicago & N. W. R. R. Co., consolidated sinking fund mort- gage, 7s, 1915, registered.....	130,000 00	188,716 00
Chicago & N. W. R. R. Co., consolidated sinking fund mort- gage, 7s, 1915, coupons.....	26,000 00	37,743 00
Baltimore & Ohio R. R. Co., gold, 5s, 1925, registered.....	158,000 00	169,192 00
Baltimore & Ohio R. R. Co., gold, 5s, 1925, coupons.....	42,000 00	45,395 00
City of Boston, Stony Brook Imp. scrip, 4s, 1917 registered....	80,000 00	91,600 00
N. Y. county 7 per cent assessment fund stock, 1903, registered	22,000 00	33,255 00
N. Y. City 7 per cent City Parks Improvement fund stock, 1902, registered.....	5,000 00	7,458 00
N. Y. City 7 per cent Croton Water Main Stock, 1900, reg'd	10,000 00	14,116 00
N. Y. County 7 per cent Soldiers' Bounty Fund, bond No. 3, 1896, registered.....	9,000 00	11,355 00
N. Y. City 7 per cent consolidated stock, 1894, registered.....	8,000 00	9,575 00
S. C. consolidated, 6s, Brown bonds, 1893, coupons.....	12,500 00	13,125 00
Alabama class "A" coupon bonds, 1903.....	10,000 00	10,500 00
Tennessee settlement, 6s, coupon bond 2, 1913.....	1,100 00	1,188 00
Virginia registered 10/40 bonds, 1919.....	46,300 00	18,289 00
Virginia deferred certificates.....	18,666 67	1,587 00
Totals (carried out at market value).....	\$2,504,566 67	\$3,069,372 00
Cash in company's principal office, \$434.11; cash in bank, \$76,223.42.....		76,657 50
Interest due and accrued on stocks, not included in "market value".....		52,986 00
Premiums in due course of collection.....		249,888 70
Bills receivable, <i>not matured</i> , taken for fire, marine, or inland risks.....		11 60
Special deposits.....		850 00
Due from other companies for re-insurance on losses already paid.....		760 40
Aggregate amount of the assets of the company.....		\$3,450,526 30
Deduct special deposits in other States.....		274,966 60
Total admitted assets.....		\$3,175,559 70

## LIABILITIES.

Amount of unpaid losses (of which \$15,737.59 are resisted).....	\$182,813 82
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....	\$702,231 34
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	748,250 07
Amount of reserve on all outstanding risks.....	1,450,481 41
Special agents balances.....	5,663 21
Aggregate.....	\$1,638,958 44
Deduct liabilities on special deposits.....	133,035 52
Net liabilities (except deposit capital).....	\$1,505,922 92
Surplus as regards policy-holders.....	\$1,669,636 79
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$1,469,636 79

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$2,371,950 63
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	478,758 71
Net amount of cash actually received for premiums.....	\$1,893,191 92
Interest and dividends received on bonds and stocks, and from all other sources.....	147,627 12
Aggregate cash income.....	\$2,040,819 04

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$1,480,924 92
Deduct amounts actually received for salvages, \$12,536.58; re-insurance, \$197,789.07.....	210,325 65
Net amount paid on losses (of which \$144,854.53 belonged to prior years).....	\$1,280,599 27
Paid or allowed during the year for commissions and brokerage.....	314,308 25
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	232,116 71
Paid State, national, and local taxes in this and other States.....	49,561 95
All other payments, viz.: Rent and miscellaneous expenses.....	70,506 15
Aggregate cash expenditures.....	\$1,947,092 33

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$286,852,810	\$2,951,360 64
Written during the year.....	243,516,413	2,384,940 20
Total.....	\$530,369,223	\$5,336,300 84
Deduct expirations.....	258,586,082	2,367,927 58
In force at the end of the year.....	\$276,783,191	\$2,968,373 46
Deduct amount re-insured.....	21,988,709	197,090 23
Net amount in force December 31, 1889.....	\$254,794,482	\$2,771,283 23

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount Premium Unearned.
1889	One year or less	\$116,187,224	\$1,404,462 69	1-2	\$702,231 34
1888		802,576	6,273 31	1-4	1,568 27
1889		955,027	7,285 57	3-4	5,464 13
1887	Two years,	22,396,082	215,232 54	1-6	35,372 09
1888		20,698,180	260,955 62	1-2	130,477 81
1889		33,512,620	302,899 66	5-6	252,416 44
1886	Three years,	364,389	8,807 28	1-8	477 86
1887		305,942	3,246 88	3-8	1,217 69
1888		691,580	5,384 31	5-8	3,363 19
1889	Four years,	1,366,151	11,276 13	7-8	9,866 54
1885		6,845,256	77,374 75	1-10	7,737 26
1886		7,864,909	89,837 12	3-10	26,901 36
1887	Five years,	10,798,110	118,710 89	1-2	59,355 44
1888		11,397,413	124,549 92	7-10	87,184 11
1889		11,664,173	140,497 06	9-10	128,442 36
Totals		\$254,794,482	\$2,771,293 23		\$1,450,481 34

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	\$32,519 34
Losses paid by U. S. branch to date	20,796 67
Losses incurred during the year, fire	1,294 00
Amount deposited in different States and countries for the security of all the company's policy-holders	253 00

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Ohio	\$100,000 00	\$69,372 00
Oregon	50,000 00	17,372 00
Virginia	89,966 67	14,922 00
Georgia	25,000 00	22,240 00
North Carolina	10,000 00	9,110 00
Totals	\$274,966 67	\$133,084 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	\$5,416 01
Premiums received	92 24
Losses paid	44 05
Total losses incurred during the year in the State of Michigan	44,432 00

## UNITED STATES BRANCH.

## NORTHERN ASSURANCE COMPANY.

OFFICE, U. S. BRANCH, No. 38, PINE ST., NEW YORK CITY.

(Incorporated 1836; commenced business 1836.)

GEORGE W. BABB, JR., Manager.

WM. D. CROOKE, Manager Western Department, No. 226, LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, A. G. LINDSAY, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

Real estate.....\$114,505 44

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States.....	\$877,150 00	\$853,209 00	
City of Boston.....	129,500 00	141,290 00	
City of St. Louis.....	40,000 00	42,400 00	
Massachusetts State.....	35,000 00	39,525 00	
City of Providence.....	52,500 00	56,457 50	
City of St. Paul.....	50,000 00	54,250 00	
Totals (carried out at market value).....	\$984,150 00	\$1,187,111 50	1,187,111 50

Cash in company's principal office, \$2,976.56; cash in bank, \$72,055.43..... 75,031 99  
Interest due and accrued on stocks, not included in "market value"..... 10,946 50  
Gross premiums in due course of collection..... 125,478 01  
Due from special agents, \$110.06; from suspense, net, \$736.71..... 846 77

Aggregate amount of the assets of the company.....\$1,513,920 21  
Deduct special deposits in other States..... 283,500 00  
Total admitted assets.....\$1,230,420 21

## LIABILITIES.

Amount of unpaid losses (of which \$20,751 are resisted).....\$103,053 87  
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....\$382,446 44  
Re-insurance reserve *pro rata* on fire risks running more than one year..... 348,585 35

Amount of reserve on all outstanding risks..... 731,031 79  
Due and accrued for salaries, rent, advertising, or agency expenses..... 3,130 08  
Commissions and brokerage..... 19,782 25

Aggregate.....\$856,997 99  
Deduct liabilities on special deposits..... 63,487 29  
Net liabilities (except deposit capital).....\$793,510 70

Surplus as regards policy-holders.....\$49,909 51  
Deposit capital..... 200,000 00  
Surplus over deposit capital.....\$236,909 51

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$1,127,803 73	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	183,360 66	
Net amount of cash actually received for premiums.....		\$944,443 07
Interest and dividends received on bonds and stocks, and from all other sources.....		44,287 96
Income from all other sources, viz.: Rents, \$1,000.00; profit and loss account, \$34.50.....		1,034 50
Aggregate cash income.....		\$989,765 53



## EXPENDITURES DURING THE YEAR.

	On Fire Risks.
Gross amount actually paid for losses.....	\$724,888 32
Deduct amounts actually received for salvages, \$13,134.95; re-insurance, \$22,015.43.....	35,150 38
Net amount paid on losses (of which \$76,169.39 belonged to prior years).....	\$689,737
Paid or allowed during the year for commissions and brokerage.....	160,006
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	65,515
Paid State, national, and local taxes, in this and other States.....	27,399
All other payments, viz.: Completing company's building in New York, \$8,072.76; miscellaneous, \$96,049.05.....	104,121
Aggregate cash expenditures.....	\$1,046,781

## MISCELLANEOUS.

	Risks and Premiums.	Fire Risks.	Premiums Thereon.
In force December 31st, 1888.....		\$131,318,052	\$1,389,618
Written or renewed during the year.....		112,833,163	1,151,673
Total.....		\$244,153,217	\$2,541,297
Deduct expirations.....		107,191,670	1,084,342
In force at the end of the year.....		\$136,961,547	\$1,456,945
Deduct amount re-insured.....		4,501,858	46,719
Net amount in force December 31st, 1889.....		\$132,459,689	\$1,410,225

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount Premium Unearned.
1889.....	One year or less.....	\$88,536,322	\$764,992 88	1-2	\$382,446
1888.....	Two years, {.....	47,050	397 91	1-4	99
1889.....	Two years, {.....	35,987	355 42	3-4	266
1887.....	Three years, {.....	12,667,543	114,477 06	1-6	19,079
1888.....	Three years, {.....	13,655,889	123,519 72	1-3	61,759
1889.....	Three years, {.....	12,597,701	132,067 85	5-6	110,056
1886.....	Four years, {.....	131,450	1,304 71	1-8	163
1887.....	Four years, {.....	162,621	1,624 05	3-8	609
1888.....	Four years, {.....	113,110	1,175 01	5-8	734
1889.....	Four years, {.....	186,350	1,444 19	7-8	1,263
1885.....	Five years, {.....	3,208,292	33,186 47	1-10	3,318
1886.....	Five years, {.....	3,371,254	39,773 27	3-10	11,981
1887.....	Five years, {.....	5,571,223	58,720 54	1-3	29,360
1888.....	Five years, {.....	5,985,238	68,075 98	7-10	47,653
1889.....	Five years, {.....	6,244,604	69,210 19	9-10	62,289
Totals.....		\$132,459,689	\$1,410,225 24		\$731,031

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date.....		\$9,066.
Losses paid by U. S. branch to date.....		5,513.
Losses incurred during the year, fire.....		696.
Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:		
<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$126,000 00	\$41,065
Virginia.....	63,000 00	9,500
Georgia.....	31,500 00	9,451
Oregon.....	63,000 00	3,380
Totals.....	\$283,500 00	\$63,487

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks.</i>
Premiums received.....	\$2,076,921 56
Losses paid.....	36,979 17
Total losses incurred during the year in the State of Michigan.....	9,504 64
	6,709 12

## UNITED STATES BRANCH.

## NORWICH UNION FIRE INSURANCE COMPANY.

NORWICH, ENGLAND.

OFFICE, U. S. BRANCH, No. 67, WALL STREET, NEW YORK CITY.

(Incorporated 1797; commenced business in the U. S. 1879.)

J. MONTGOMERY HARE, *Resident Manager.*

Attorney for Michigan, ARCHIBALD G. LINDSAY, of Detroit.

## CAPITAL.

Deposit Capital in New York required by the laws of Michigan, \$200,000.

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS.	Par Value.	Market Value.	
United States.....	\$508,000 00	\$648,890 00	
New York Central & Hudson River R. R.....	75,000 00	90,375 00	
Chicago, Burlington & Quincy R. R.....	100,000 00	91,750 00	
Chicago, Rock Island & Pacific R. R.....	90,000 00	96,900 00	
Pennsylvania R. R. Co.....	100,000 00	111,250 00	
New York, Chicago & St. Louis R. R.....	75,000 00	70,500 00	
West Shore R. R.....	40,000 00	42,900 00	
Richmond City, Va.....	50,000 00	56,750 00	
Totals (carried out at market value).....	\$1,038,000 00	\$1,212,115 00	\$1,212,115 00
Cash in company's principal office, \$1,348.08; cash in bank, \$206,716.22.....			208,064 30
Interest due and accrued on stocks, not included in "market value".....			10,591 66
Gross premiums in due course of collection.....			74,860 25
Aggregate amount of the assets of the company.....			\$1,506,631 21
Deduct special deposits in other States.....			259,267 50
Total admitted assets.....			\$1,246,363 71

## LIABILITIES.

Amount of unpaid losses.....	\$90,014 89
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less from date of policy.....	\$412,069 49
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year.....	385,875 24

Amount of reserve on all outstanding risks .....	\$747,944
Due and accrued for salaries, rent, advertising or agency expenses.....	1,200
Commissions and brokerage and return premiums.....	17,624
<b>Aggregate.....</b>	<b>\$856,783</b>
Deduct liabilities on special deposits.....	88,757
<b>Net liabilities (except deposit capital).....</b>	<b>\$768,026</b>
Surplus as regards policy-holders.....	\$478,837 12
Deposit capital.....	200,000 00
<b>Surplus over deposit capital.....</b>	<b>\$278,837 12</b>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$1,250,984 79
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	231,337 48
<b>Net amount of cash actually received for premiums.....</b>	<b>\$1,019,597</b>
Interest and dividends received on bonds and stocks, and from all other sources.....	51,068
<b>Aggregate cash income.....</b>	<b>\$1,070,665</b>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$726,527 91
Deduct amounts actually received for salvages and re-insurance.....	64,452 86
<b>Net amount paid on losses.....</b>	<b>\$662,075</b>
Paid or allowed during the year for commissions and brokerage.....	183,658
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	71,303
Paid State, national, and local taxes, in this and other States.....	13,359
All other payments, viz.: Rent and miscellaneous expenses.....	69,821
<b>Aggregate cash expenditures.....</b>	<b>\$1,000,219</b>

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....		\$128,927,986	\$1,299,281
Written during the year.....		182,979,191	1,270,660
<b>Total.....</b>		<b>\$261,907,177</b>	<b>\$2,569,941</b>
Deduct expirations.....		112,396,776	1,066,732
<b>In force at the end of the year.....</b>		<b>\$149,510,401</b>	<b>\$1,503,209</b>
Deduct amount re-insured.....		7,128,949	70,779
<b>Net amount in force December 31st, 1889.....</b>		<b>\$142,381,452</b>	<b>\$1,432,430</b>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount Premiums Unearned.
1889.....	One year or less.....	\$74,942,310	\$824,188 99	1-2	\$412,067
1888.....	Two years,.....	1,009,241	9,875 04	1-4	2,468
1889.....	Two years,.....	901,547	7,076 41	3-4	5,982
1887.....	Three years,.....	12,411,525	98,697 83	1-6	16,449
1888.....	Three years,.....	15,892,158	126,947 11	1-2	63,473
1889.....	Three years,.....	17,027,467	147,942 93	5-6	123,285
1886.....	Four years,.....	154,000	1,631 91	1-8	203
1887.....	Four years,.....	234,942	1,787 29	3-8	670
1888.....	Four years,.....	332,400	2,888 02	5-8	1,904
1889.....	Four years,.....	330,545	3,076 00	7-8	2,691
1885.....	Five years,.....	2,534,822	26,320 71	1-10	2,632
1886.....	Five years,.....	2,784,310	30,063 64	3-10	9,025
1887.....	Five years,.....	4,632,957	47,675 40	1-2	23,837
1888.....	Five years,.....	4,418,983	43,501 44	7-10	33,950
1889.....	Five years,.....	4,776,270	54,887 33	9-10	49,398
<b>Totals.....</b>		<b>\$142,381,452</b>	<b>\$1,432,430 25</b>		<b>\$747,944</b>

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date.....	\$7,579,263
Losses paid by U. S. branch to date.....	4,220,163
Losses incurred during the year, fire.....	599,924
Amount deposited in different States and countries for the security of all the company's policy-holders.....	300,000

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$126,750 00	\$33,955 16
Virginia.....	37,455 00	23,786 28
Georgia.....	31,687 50	22,191 42
Oregon.....	68,375 00	8,874 38
<b>Totals.....</b>	<b>\$259,267 50</b>	<b>\$88,757 24</b>

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
Fire risks taken.....	\$1,728,657 00
Premiums received.....	33,357 76
Losses paid.....	15,282 63
Total losses incurred during the year in the State of Michigan.....	10,812 42

## UNITED STATES BRANCH

## PHENIX ASSURANCE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, NO. 67 WALL ST., NEW YORK CITY.

(Incorporated 1782; commenced business in the U. S., 1879.)

A. D. IRVING, *Manager.* - - - - - E. B. CLARK, *Assistant Manager.*

Attorney for Michigan, JAMES J. CLARK, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States bonds.....	\$1,198,000 00	\$1,518,485 00	
<b>Totals (carried out at market value).....</b>	<b>\$1,198,000 00</b>	<b>\$1,518,485 00</b>	<b>\$1,518,465 00</b>
Cash in company's principal office, \$41,995.32; cash in bank \$157,534.65...			199,529 97
Gross premiums in due course of collection.....			248,137 00
<b>Aggregate amount of the assets of the company.....</b>			<b>\$1,966,131 97</b>
Deduct special deposit in other States.....			247,162 50
<b>Total admitted assets.....</b>			<b>\$1,718,969 47</b>

## LIABILITIES.

Amount of unpaid losses (of which \$11,468.00 are resisted) .....	\$191,728 00
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$563,981 52
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	501,092 30
Amount of reserve on all outstanding risks .....	1,065,023 82
Commissions and brokerage .....	51,091 35
Re-insurance .....	98,170 31
Aggregate .....	\$1,406,013 48
Deduct liabilities on special deposits .....	66,497 72
Net liabilities (except deposit capital) .....	\$1,339,515 76
Surplus as regards policy-holders .....	\$379,453 71
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$179,453 71

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums .....	\$1,947,681 09
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	651,989 25
Net amount of cash actually received for premiums .....	\$1,295,691 84
Interest and dividends received on bonds and stocks, and from all other sources .....	58,900 00
Amount received from home office (carried inside) .....	\$100,000 00
Aggregate cash income .....	\$1,354,591 84

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses .....	\$1,299,656 64
Deduct amounts actually received for salvages, \$20,018.34; re-insurance, \$324,206.00 .....	344,224 34
Net amount paid on losses .....	\$955,432 30
Paid or allowed during the year for commissions and brokerage .....	271,465 23
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	72,452 06
Paid State, national, and local taxes, in this and other States .....	45,913 59
All other payments, viz.: Rents and miscellaneous expenses .....	57,508 96
Amount remitted to home office (carried inside) .....	\$47,920 00
Aggregate cash expenditures .....	\$1,402,772 14

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888 .....	\$228,083,565	\$2,099,432 84
Written during the year .....	242,925,542	2,022,260 74
Total .....	\$466,359,107	\$4,121,693 58
Deduct expirations .....	185,591,539	1,607,081 18
In force at the end of the year .....	\$281,267,568	\$2,514,612 40
Deduct amount re-insured .....	50,566,726	414,683 11
Net amount in force December 31st, 1889 .....	\$230,700,842	\$2,099,929 29

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$118,241.165	\$1,127,863 05	1-2	\$563,931 52
1888		8,409,820	19,539 07	1-4	4,884 99
1889	Two years,	1,298,462	13,954 48	3-4	10,465 88
1887		18,789,773	144,516 59	1-6	24,066 10
1888	Three years,	21,280,676	168,269 50	1-2	84,134 75
1889		19,962,946	158,525 84	5-6	127,988 20
1886		700,547	6,994 09	1-8	874 28
1887	Four years,	675,159	4,782 10	3-8	1,793 29
1888		744,385	5,406 72	5-8	3,629 20
1889		898,528	6,009 02	7-8	5,257 89
1885		8,033,815	60,929 96	1-10	6,093 00
1886	Five years,	8,895,808	91,083 84	9-10	27,328 00
1887		10,088,906	102,451 04	1-2	51,225 54
1888		10,864,328	104,934 71	7-10	73,454 30
1889		8,921,599	88,143 63	9-10	79,829 27
1884		8,500	76 92	1-12	6 41
1886	Six years,	45,000	243 29	5-12	101 87
1887		57,800	812 25	7-12	473 81
1889		1,375	2 80	11-12	2 57
1884	Ten years,	2,750	29 95	9-20	13 49
Totals		\$230,700,842	\$2,099,979 29		\$1,035,023 82

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	\$11,826,639
Losses paid by U. S. branch to date	7,487,070
Losses incurred during the year, fire	859,156
Amount deposited in different States and countries for the security of all the company's policy-holders	390,250
Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:	

Name States and Countries.	Deposits.	Liabilities.
Ohio	\$126,750 00	\$22,083 50
Virginia	25,350 00	25,296 98
Georgia	31,687 50	10,983 61
Oregon	63,375 00	8,286 63
Totals	\$247,162 50	\$66,497 72

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	Fire Risks.
Premiums received	\$2,286,707 00
Losses paid	35,043 93
Total losses incurred during the year in the State of Michigan	7,350 44
	7,479 00

UNITED STATES BRANCH.  
QUEEN INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 60, NEW YORK CITY.

(Incorporated 1858; commenced business in the United States, 1866.)

JAS. A. MACDONALD, Manager.

JOSEPH M. ROGERS, Manager Western Department, No. 169, LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

## LIABILITIES.

Amount of unpaid losses (of which \$11,468.00 are resisted) .....	\$191,728
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$563,981 52
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	501,092 30
Amount of reserve on all outstanding risks .....	1,065,023
Commissions and brokerage .....	51,091
Re-insurance .....	98,170
Aggregate .....	\$1,406,013
Deduct liabilities on special deposits .....	66,497
Net liabilities (except deposit capital) .....	\$1,339,515
Surplus as regards policy-holders .....	\$379,453 71
Deposit capital .....	200,000 00
Surplus over deposit capital .....	\$179,453 71

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums .....	\$1,947,681 09
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	651,989 25
Net amount of cash actually received for premiums .....	\$1,295,691
Interest and dividends received on bonds and stocks, and from all other sources .....	58,900
Amount received from home office (carried inside) .....	\$100,000 00
Aggregate cash income .....	\$1,354,591

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses .....	\$1,299,656 64
Deduct amounts actually received for salvages, \$20,018.34; re-insurance, \$324,206.00 .....	344,224 34
Net amount paid on losses .....	\$955,432
Paid or allowed during the year for commissions and brokerage .....	271,465
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	72,452
Paid State, national, and local taxes, in this and other States .....	45,913
All other payments, viz.: Rents and miscellaneous expenses .....	57,508
Amount remitted to home office (carried inside) .....	\$47,920 00
Aggregate cash expenditures .....	\$1,402,772

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premium Thereon.</i>
In force December 31st, 1888 .....	\$228,933,565	\$2,099,432
Written during the year .....	242,925,542	2,022,260
Total .....	\$468,859,107	\$4,121,692
Deduct expirations .....	185,591,539	1,607,081
In force at the end of the year .....	\$281,267,568	\$2,514,612
Deduct amount re-insured .....	50,566,726	414,633
Net amount in force December 31st, 1889 .....	\$230,700,842	\$2,099,979

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889.	One year or less	\$118,241.165	\$1,127,983 05	1-2	\$563,931 52
1888.		3,409,820	19,539 97	1-4	4,884 99
1889.	Two years,	1,298,462	13,954 48	3-4	10,465 86
1887.		18,789,773	144,516 59	1-6	24,086 10
1888.	Three years,	21,260,676	168,269 50	1-2	84,134 75
1889.		19,962,946	153,525 84	5-6	127,939 20
1888.		700,547	6,994 09	1-8	874 28
1887.	Four years,	675,159	4,782 10	3-8	1,793 29
1888.		744,385	5,806 72	5-8	3,629 20
1889.		698,524	6,009 02	7-8	5,257 89
1888.		6,033,815	60,929 98	1-10	6,093 00
1889.		8,895,308	91,083 34	3-10	27,328 00
1887.	Five years,	10,088,906	102,451 08	1-2	51,225 54
1888.		10,864,328	104,934 71	7-10	73,454 30
1889.		8,921,599	88,143 63	9-10	79,329 27
1884.		8,500	76 92	1-12	6 41
1886.	Six years,	45,000	243 29	5-12	101 87
1887.		57,800	812 25	7-12	473 81
1889.		1,375	2 80	11-12	2 57
1884.	Ten years,	2,750	29 96	9-20	13 49
Totals.		\$230,700,842	\$2,099,979 29		\$1,065,023 82

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date.	\$11,828,639
Losses paid by U. S. branch to date.	7,487,070
Losses incurred during the year, fire.	959,156
Amount deposited in different States and countries for the security of all the company's policy-holders.	380,250

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Ohio.	\$126,750 00	\$22,033 50
Virginia.	25,350 00	25,298 98
Georgia.	31,687 50	10,983 61
Oregon.	68,375 00	8,236 63
Totals.	\$247,162 50	\$66,497 72

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.	Fire Risks.
Premiums received.	\$2,286,707 00
Losses paid.	35,043 98
Total losses incurred during the year in the State of Michigan.	7,350 44
	7,479 00

UNITED STATES BRANCH.  
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OFFICE U. S. BRANCH, No. 60, NEW YORK CITY.

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JAS. A. MACDONALD, *Manager*.

JOSEPH M. ROGERS, *Manager Western Department*, No. 169, LA SALLE ST., CHICAGO, ILL.

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.



## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

Real estate.....\$30,000

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States, 1907, 4 per cent.....	\$265,000 00	\$333,900 00	
Mississippi State, 4 per cent.....	20,000 00	20,000 00	
New York, Lackawanna & Western R. R., 1st Mtg. 6 per cent.....	100,000 00	117,000 00	
New York, Lackawanna & Western R. R., 2d Mtg. 5 per cent.....	100,000 00	110,125 00	
Chicago & Southwestern R. R., 1st Mtg. 7 per cent.....	10,000 00	12,100 00	
North Wisconsin R. R., 1st Mtg. 6 per cent.....	30,000 00	37,500 00	
Chicago, Burlington & Quincy R. R., 1st Mtg. 7 per cent.....	25,000 00	32,500 00	
Chicago, Rock Island & Pacific R. R., 1st Mtg. 6 per cent.....	5,000 00	6,550 00	
Chicago, Rock Island & Pacific R. R., 1st Mtg. 5 per cent.....	30,000 00	32,137 50	
Fremont, Elkhorn & Missouri R. R., 1st Mtg. 6 per cent.....	10,000 00	12,300 00	
Chicago, Milwaukee & St. Paul R. R. (Dubuque Div.) 1st mortgage 6 per cent.....	10,000 00	11,300 00	
Chicago, Milwaukee & St. Paul R. R. (Chicago & Pac. W. Div.) 1st mortgage 5 per cent.....	10,000 00	10,475 00	
Chicago, Milwaukee & St. Paul R. R. (Wis. & Minn. Div.) 1st mortgage 5 per cent.....	10,000 00	10,050 00	
Chicago, Milwaukee & St. Paul R. R. (Chicago & Mo. Div.) 1st mortgage 5 per cent.....	30,000 00	30,300 00	
Chicago, Milwaukee & St. Paul R. R. (Hastings & Dakota Div.) 1st mortgage 7 per cent.....	15,000 00	18,750 00	
Chicago & Northwestern R. R. sinking fund, 5 per cent.....	50,000 00	54,437 50	
Baltimore & Ohio R. R., loan 1883, 5 per cent.....	10,000 00	10,850 00	
Pennsylvania R. R. Co., general mortgage 4½ per cent.....	50,000 00	53,375 00	
Morris & Essex R. R., 1st consolidated mortgage 7 per cent.....	85,000 00	119,425 00	
Michigan Central R. R., 1st mortgage 5 per cent.....	20,000 00	22,400 00	
Michigan Central R. R., 1st consolidated mortgage 5 per cent.....	23,000 00	25,300 00	
West Shore R. R., 1st mortgage 4 per cent.....	104,000 00	102,750 00	
Central Railroad of New Jersey, general mortgage 5 per cent.....	80,000 00	89,900 00	
Lake Shore & Michigan Southern R. R. 2d Mtg. 7 per cent.....	50,000 00	61,812 50	
Northern Pacific R. R., 1st land grant 5 per cent.....	50,000 00	57,825 00	
Canada Southern R. R., 1st mortgage 5 per cent.....	25,000 00	27,000 00	
Chicago, St. Paul, Minnesota & Omaha R. R., consolidated mortgage 6 per cent.....	25,000 00	30,250 00	
Albany & Susquehanna R. R., 1st mortgage 6 per cent.....	25,000 00	33,750 00	
Detroit & Bay City R. R., 1st mortgage 8 per cent.....	20,000 00	26,600 00	
New York City water, 3 per cent.....	100,000 00	105,000 00	
New York Consolidated Dock, 3 per cent.....	100,000 00	112,000 00	
Consolidated Gas Co. of New York, 5 per cent debenture.....	20,000 00	21,400 00	
Farmers' Loan & Trust Co. stock.....	10,000 00	45,000 00	
Totals (carried out at market value).....	\$1,513,000 00	\$1,790,862 50	1,790,862
Cash in bank.....			335,010
Interest due and accrued on stocks, not included in "market value".....			6,783
Gross premiums in due course of collection.....			29,652
Aggregate amount of the assets of the company.....			\$2,192,308
Deduct special deposits in other States.....			341,300
Total admitted assets.....			\$1,851,008
LIABILITIES.			
Amount of unpaid losses (of which \$14,650.00 are resisted).....			\$144,021
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy.....		\$570,693 28	
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year....		608,140 04	
Amount of reserve on all outstanding risks.....			1,178,833
Commissions and brokerage.....			13,662
Aggregate.....			\$1,336,517
Deduct liabilities on special deposits.....			101,322
Net liabilities (except deposit capital).....			\$1,235,195

Surplus as regards policy-holders.....	\$615,813 48
Deposit capital.....	200,000 00
Surplus over deposit capital.....	<u>\$415,813 48</u>

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount of cash received for premiums.....	\$1,827,485 69	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	<u>351,561 67</u>	
Net amount of cash actually received for premiums.....		\$1,475,924 02
Interest and dividends received on bonds and stocks, and from all other sources.....		78,135 17
Income from all other sources, viz.: Rents.....		<u>2,039 86</u>
Aggregate cash income.....		<u><u>\$1,556,099 05</u></u>

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Gross amount actually paid for losses.....	\$943,461 71	
Deduct amounts actually received for salvages, \$9,213.27; re-insurance, \$34,088.21.....	<u>63,301 48</u>	
Net amount paid on losses (of which \$121,438.46 belonged to prior years)....		\$880,160 23
Paid or allowed during the year for commissions and brokerage.....		221,612 58
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		103,142 72
Paid State, national, and local taxes, in this and other States.....		43,526 26
All other payments, viz.: General expenses.....		<u>90,110 05</u>
Aggregate cash expenditures.....		<u><u>\$1,338,551 84</u></u>

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$208,706,687	\$2,289,958 56
Written or renewed during the year.....	165,432,109	1,823,467 66
Total.....	<u>\$374,138,796</u>	<u>\$4,113,426 22</u>
Deduct expirations and cancellations.....	<u>159,967,967</u>	<u>1,748,024 58</u>
In force at the end of the year.....	\$214,170,829	\$2,365,401 64
Deduct amount re-insured.....	<u>7,261,435</u>	<u>72,153 87</u>
Net amount in force December 31st, 1889.....	<u>\$206,909,374</u>	<u>\$2,293,247 77</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889.....	One year or less.....	\$95,271,857	\$1,141,386 60	1-2	\$570,693 28
1888.....		553,056	4,379 69	1-4	1,094 80
1889.....	Two years,.....	708,086	6,064 42	3-4	4,548 32
1887.....		15,319,867	149,897 08	1-6	24,961 18
1888.....	Three ears,.....	19,098,560	180,261 70	1-2	90,190 84
1889.....		22,973,217	216,299 94	5-6	180,249 94
1886.....		466,444	4,823 00	1-8	602 87
1887.....	Four years,.....	470,615	4,499 67	3-8	1,687 88
1888.....		496,336	3,983 82	5-8	2,489 84
1889.....		631,206	5,868 52	7-8	5,194 91
1886.....		8,518,299	96,195 31	1-10	9,619 54
1887.....	Five years,.....	10,818,287	117,057 02	3-10	35,117 11
1888.....		11,410,996	126,276 68	1-2	63,188 33
1889.....		10,331,365	116,218 14	7-10	81,352 70
1886.....		9,928,993	119,830 47	9-10	107,442 48
1887.....	Six years,.....	5,000	30 00	5-12	12 50
1888.....		3,200	27 80	9-12	20 47
1889.....		10,000	397 50	11-14	265 18
1886.....	Seven years,.....	7,000	175 00	13-14	182 50
1887.....		3,500	21 00	17-20	17 85
1889.....	Ten years,.....	10,000	75 00	19 20	71 25
Totals.....		<u>\$206,909,374</u>	<u>\$2,293,247 77</u>		<u>\$1,178,833 82</u>

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date.....	\$22,220.
Losses paid by U. S. branch to date.....	14,121.
Losses incurred during the year, fire.....	890.
Amount deposited in different States and countries for the security of all the company's policy-holders.....	217.

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Ohio.....	\$128,000 00	\$40,178
Oregon.....	63,000 00	3,350
Virginia.....	63,000 00	18,458
Georgia.....	31,500 00	7,812
Mississippi.....	26,800 00	24,140
Dakota.....	31,500 00	7,350
Totals.....	\$341,800 00	\$101,322

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire Risks
Premiums received.....	\$2,347,930
Losses paid.....	47,020
Total losses incurred during the year in the State of Michigan.....	21,752
	19,733

## UNITED STATES BRANCH.

## ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

OFFICE NORTHWESTERN STATES, ROYAL BUILDING, CHICAGO, ILL.

(Incorporated 1845; commenced business 1851.)

CHARLES H. CASE & CO., *Managers Northwestern States,*

Attorney for Michigan, JEREMIAH S. VERNOR, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

Real estate.....\$1,818,200

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	<i>Par Value.</i>	<i>Market Value.</i>
United States 4 per cent registered.....	\$560,000 00	\$705,600 00
Illinois Central R. R. Co. 1st mortgage 4 per cent.....	100,000 00	110,000 00
Lake Shore & Michigan Southern R. R. Co. 1st mortgage 7 per cent.....	100,000 00	128,500 00
Albany & Susquehanna R. R. Co. 1st mortgage 6 per cent.....	100,000 00	123,000 00
N. Y. Central & Hudson River R. R. Co. 1st mortgage 7 per cent.....	100,000 00	138,500 00
Chicago, Milwaukee & St. Paul Ry. Co. 1st mortgage 7 per cent.....	100,000 00	125,000 00
Delaware & Hudson Canal Co. 1st mortgage 7 per cent.....	40,000 00	59,200 00

	Par Value.	Market Value.	
Lawanna & Western R. R. Co. 1st mortgage	\$100,000 00	\$139,000 00	
Lehigh R. R. Co. 1st mortgage 7 per cent.	110,000 00	144,100 00	
Western R. R. Co. 1st mortgage 7 per cent.	100,000 00	145,000 00	
St. Louis & Pacific R. R. Co. 1st mortgage 6 per cent.	100,000 00	107,000 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 5 per cent.	100,000 00	134,000 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 5 per cent.	25,000 00	28,000 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 7 per cent.	50,000 00	67,500 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 7 per cent.	16,000 00	23,360 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage, 6 per cent.	50,000 00	59,000 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 7 per cent.	14,000 00	20,300 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 7 per cent.	50,000 00	65,000 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 7 per cent.	100,000 00	102,000 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 7 per cent.	62,000 00	70,680 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 7 per cent.	8,000 00	10,400 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 5 per cent.	25,000 00	27,875 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 4 per cent.	25,000 00	28,625 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 5 per cent.	25,000 00	27,875 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage 4 per cent.	200,000 00	218,000 00	
St. Paul & Northern Pacific R. R. Co. 1st mortgage (market value)	\$2,290,000 00	\$2,797,515 00	\$2,797,515 00

on stocks, bonds, and other securities (except mortgages),	
total, the market value of which is \$62,160.00	50,000 00
ny's principal office, \$1,496.81; cash in bank, \$221,375.28	222,872 09
and accrued on stocks, not included in "market value"	5,000 00
and accrued on collateral loans	8 33
is in due course of collection	495,397 48
s, \$2,986.65; accrued interest on bank deposit, \$35.10	3,021 75
accrued	13,091 07
r companies for re-insurance on losses already paid	1,030 15
amount of the assets of the company	\$5,406,735 97
deposits in other States	285,750 50
itted assets	\$5,120,985 47

## LIABILITIES.

paid losses (of which \$53,913.00 are resisted)	\$317,881 16
erve at 50 per cent of premiums on fire risks, running one	
n date of policy	\$1,124,744 69
erve pro rata on fire risks running more than one year	1,423,434 17
erve on all outstanding risks	2,548,178 86
y insured on perpetual policies	123,928 91
reserve and all other liabilities, except capital, under the	
e, or any other special department	127,000 00
ed for salaries, rent, advertising, or agency expenses	2,767 64
	10,646 65
nd brokerage	94,022 54
ms and re-insurance due	97,217 59
	458 07
liabilities (except deposit capital)	\$3,322,101 42
s policy-holders	\$1,798,884 05
	200,000 00
deposit capital	\$1,598,884 05



## INCOME DURING THE YEAR.

Gross amount of cash received for premiums.....	On Fire Risks.	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	\$3,043,524 85	
	864,312 92	
Net amount of cash actually received for premiums.....		\$3,079,211
Interest and dividends received on bonds and stocks, and from all other sources.....		116,113
Income from all other sources, viz.: Rents.....		81,414
Deposit premiums (less five per cent) received for perpetual fire risks (carried inside).....	\$21,596 06	
Remittances from home office (carried inside).....	173,906 85	
Aggregate cash income.....		\$3,276,739

## EXPENDITURES DURING THE YEAR.

Gross amount actually paid for losses.....	On Fire Risks.	
Deduct amounts actually received for salvages, \$22,306.08; re-insurance, \$264,844.48.....	\$2,023,075 33	
	287,151 16	
Net amount paid on losses (of which \$242,762.06 belonged to prior years).....		\$1,735,924
Paid or allowed during the year for commissions and brokerage.....		562,846
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		159,376
Paid State, national, and local taxes, in this and other States.....		69,552
All other payments, viz.: Rents and miscellaneous expenses.....		244,140
Amount of deposit premiums returned during the year on perpetual fire risks (carried inside).....	\$4,704 75	
Amount remitted to home office.....	514,803 88	
Aggregate cash expenditures.....		\$2,771,840

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premium Thereon.</i>
In force December 31st, 1888.....	\$459,484,143	\$4,429,902
Written or renewed during the year.....	498,239,065	4,026,009
Total.....	\$952,723,208	\$8,455,911
Deduct expirations.....	384,306,288	3,214,841
In force at the end of the year.....	\$568,416,920	\$5,240,970
Deduct amount re-insured.....	61,349,396	415,892
Net amount in force December 31st, 1889.....	\$507,067,524	\$4,825,078
Perpetual policies.....	5,155,518	5,218
Total.....	\$512,223,042	\$4,830,296
In force, having not more than one year to run from date of policy.....	\$231,453,375	\$2,249,489
Having more than one, and not more than three years to run from date of policy.....	156,622,400	1,262,980
Having more than three years to run from date of policy.....	118,991,747	1,312,658
Perpetual policies.....	5,155,515	5,218
Net amount in force December 31st, 1889.....	\$512,223,042	\$4,830,296

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

	Amount Covered.	Gross Premi- ums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
for less.....	\$231,453,375	\$249,489 88	1-2	\$1,124,744 09
{.....	5,476,915	31,688 42	1-4	7,972 10
{.....	4,753,554	33,551 05	3-4	25,163 73
{.....	37,359,130	317,140 51	1-6	52,856 71
{.....	49,577,404	396,550 17	1-2	198,275 08
{.....	59,455,398	483,799 61	5-6	403,166 34
{.....	759,188	8,852 22	1-8	1,106 52
{.....	1,018,001	9,360 53	3-8	3,510 12
{.....	1,371,816	11,965 45	5-8	7,478 40
{.....	1,778,781	15,408 94	7-8	13,477 92
{.....	14,060,216	165,291 14	1-10	16,529 11
{.....	19,123,090	205,766 62	3-10	61,729 98
{.....	24,582,764	256,065 94	1-2	128,042 96
{.....	27,943,377	289,821 73	7-10	202,875 21
{.....	27,762,647	313,750 19	9-10	282,375 15
{.....	60,606	986 46	.....	498 38
{.....	916,278	21,616 94	.....	9,396 16
{.....	10,000	2,215 00	.....	702 18
{.....	12,000	300 00	.....	83 33
{.....	622,985	10,972 69	.....	5,375 83
{.....	500	8 75	.....	5 17
{.....	15,550	811 72	.....	204 77
policies.....	5,155,518	5,218 05	.....	2,609 02
.....	\$512,223,042	\$4,830,296 11	.....	\$2,548,178 86

GENERAL INTERROGATORIES.

g the year, fire..... \$1,763,303

various States and countries, which, under the laws thereof, is held *exclusively* for  
e policy-holders therein:

e States and Countries.

Deposits.

.....	\$127,000 00
.....	63,500 00
.....	63,500 00
.....	31,750 50
.....	\$285,750 50

NESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire Risks.

.....	\$2,595,476 44
.....	36,506 30
.....	21,484 30
during the year in the State of Michigan.....	19,004 30

UNITED STATES BRANCH.

UNION AND NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

OFFICE, U. S. BRANCH, No. 228, ASYLUM ST., HARTFORD, CONN.

(Incorporated 1824; commenced business in the U. S., 1880.)

Manager, - - - - - JAMES H. BREWSTER, Assistant Manager.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS.

Loans on bond and mortgage of real estate (first liens).....\$801,25  
Interest due \$9,711.25 and accrued, \$4,570.66 on said mortgage loans;  
total.....14,28

Value of lands mortgaged.....\$902,000 00  
Buildings (insured for \$778,200).....978,600 00  
Total value of mortgaged premises.....\$1,880,600 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States reg. 4 per cent bonds.....	\$50,000 00	\$83,000 00	
County of Middlesex debentures.....	50,000 00	57,919 18	
City of Toronto bonds.....	50,000 00	52,843 86	
Ontario Railway Subsidy bonds.....	51,912 00	85,240 88	
Canada 4 per cent inscribed stock.....	97,333 33	107,066 66	
City of Richmond bonds.....	25,000 00	25,812 50	
Funded debt of Ohio bonds.....	100,000 00	106,961 65	
Georgia State bonds.....	25,000 00	28,750 00	
Freehold Loan and Savings Co. debenture.....	25,000 00	24,333 33	
New York City 3 per cent bonds.....	200,000 00	206,000 00	
Land Security Co. debentures.....	25,000 00	25,000 00	
Totals (carried out at market value).....	\$899,245 33	\$784,828 01	734,82

Cash in company's principal office, \$576.20; cash in bank, \$61,709.70.....62,28  
Interest due and accrued on bonds, not included in "market value".....3,75  
Net premiums in due course of collection.....49,07  
Due from other companies for re-insurance on losses already paid.....8,28

Aggregate amount of the assets of the company.....\$1,673,75  
Deduct special deposits in other States.....331,49  
Total admitted assets.....\$1,342,26

## LIABILITIES.

Amount of unpaid losses (of which \$4,212.08 are resisted).....\$60,02

Re-insurance reserve at 50 per cent of premiums on fire risks, running one  
year or less, from date of policy.....\$181,996 59  
Re-insurance reserve *pro rata* on fire risks running more than one year.....158,965 76

Amount of reserve on all outstanding risks.....340,96  
Due and accrued for salaries, rent, advertising, or agency expenses.....8,54

Aggregate.....\$409,53  
Deduct liabilities on special deposits.....128,91

Net liabilities (except deposit capital).....\$280,62

Surplus as regards policy-holders.....\$1,061,643 73  
Deposit capital.....200,000 00  
Surplus over deposit capital.....\$861,643 73

## INCOME DURING THE YEAR.

	On Fire Risks.
Gross amount of cash received for premiums.....	\$973,966 00
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	471,110 19



Cash actually received for premiums.....	\$502,875 81
"    "    on bonds and mortgages.....	39,441 80
Dividends received on bonds and stocks, and from all other.....	22,009 24
Home office (carried inside).....	\$89,052 00
Cash income.....	<u>\$564,326 85</u>

## EXPENDITURES DURING THE YEAR.

Loss on fire losses (of which \$40,004.55 belonged to prior years).....	\$354,033 00
"    "    during the year for commissions and brokerage.....	84,881 93
"    "    year for salaries, fees, and all other charges of officers, and all other employes.....	30,057 92
"    "    national and local taxes, in this and other States.....	16,398 83
"    "    ents, viz.: General and agency expenses.....	19,168 97
Home office (carried inside).....	\$25,168 82
Cash expenditures.....	<u>\$504,540 65</u>

## MISCELLANEOUS.

<i>Policies and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
31, 1888.....	\$82,826,496	\$948,408 23
"    "    during the year.....	90,444,133	967,121 42
.....	<u>\$173,270,629</u>	<u>\$1,915,529 65</u>
.....	83,662,406	915,238 90
End of the year.....	\$89,608,223	\$1,000,290 75
Insured.....	29,274,908	349,118 46
Since December 31, 1889.....	<u>\$60,333,320</u>	<u>\$651,172 29</u>

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
For or less.....	\$32,465,868	\$363,993 18	1-2	\$181,996 59
1 year.....	259,677	2,065 69	1-4	516 42
2 years.....	227,460	2,176 20	3-4	1,632 15
3 years.....	5,678,987	55,948 81	1-6	9,324 80
4 years.....	7,211,633	68,447 96	1-2	34,223 98
5 years.....	7,942,766	75,697 01	5-6	63,080 85
6 years.....	33,188	410 36	1-8	51 30
7 years.....	203,578	1,591 54	3-8	596 82
8 years.....	287,553	1,360 97	5-8	850 60
9 years.....	226,875	2,380 82	7-8	2,082 78
10 years.....	504,461	6,174 69	1-10	617 47
11 years.....	746,346	11,395 89	3-10	3,418 77
12 years.....	1,291,541	17,106 76	1-2	8,553 38
13 years.....	1,602,126	20,820 82	7-10	14,574 56
14 years.....	1,606,261	21,602 09	9-10	19,441 88
.....	<u>\$60,333,320</u>	<u>\$651,172 29</u>	.....	<u>\$340,962 35</u>

## GENERAL INTERROGATORIES.

Premiums received by U. S. branch to date.....	\$3,781,468
"    "    branch to date.....	2,174,950
"    "    during the year, fire.....	367,737
"    "    in different States and countries for the security of all the company's.....	208,000
"    "    in various States and countries, which, under the laws thereof, is held in protection of the policy-holders therein:	

<i>States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
.....	\$106,861 65	\$14,395 29
.....	63,000 00	12,160 00
.....	28,750 00	9,843 08
.....	25,812 50	20,890 86
.....	107,066 06	71,643 04
.....	<u>\$331,490 81</u>	<u>\$128,911 22</u>



## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	Fire
Premiums received.....	\$785,000
Losses paid.....	9,000
Total losses incurred during the year in the State of Michigan.....	6,000
	5,000

## UNITED STATES BRANCH.

## SUN FIRE OFFICE COMPANY.

LONDON, ENGLAND.

OFFICE U. S. BRANCH, NO. 30, NASSAU ST., NEW YORK.

(Incorporated 1710; commenced business in the U. S. August 1, 1882.)

J. J. GUILLE, *Manager*.

Attorney for Michigan, LEWIS F. MARGAH, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan, \$200,000

## ASSETS.

Real estate.....	\$149,750
Loans on bond and mortgage of real estate (first liens).....	678,000
Interest due, \$6,000.00, and accrued, \$5,750.01, on said mortgage loans; total.....	11,750
Value of lands mortgaged.....	\$771,500 00
Buildings (insured for \$363,500).....	508,000 00
Total value of mortgaged premises.....	\$1,279,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

BONDS—	Par Value.	Market Value.	
United States registered.....	\$504,000 00	\$636,060 00	
Totals (carried out at market value).....	\$504,000 00	\$636,060 00	636,060

Cash in company's principal office, \$4,875.59; cash in bank, \$240,840.06.....	245,715.65
Interest due and accrued on stocks, not included in "market value".....	11,040.00
Interest due and accrued on bank balances.....	2,500.00
Gross premiums in due course of collection.....	221,500.00

Aggregate amount of the assets of the company.....	\$1,956,330.00
Deduct special deposits in other states.....	170,100.00

Total admitted assets.....	\$1,786,230.00
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## LIABILITIES.

Unpaid losses (of which \$12,810.00 are resisted).....		\$124,820 49
Reserve at 50 per cent of premiums on fire risks, running one year from date of policy.....	\$443,969 72	
Reserve <i>pro rata</i> on fire risks running more than one year.....	517,332 96	
Reserve on all outstanding risks.....		961,322 68
Reserve for salaries, rent, advertising, or agency expenses.....		525 00
Reserve for brokerage.....		25,175 00
Reserve for commissions.....		26,878 00
Reserve on special deposits.....		\$1,138,721 17
		84,870 19
Assets (except deposit capital).....		\$1,053,850 98
Policy-holders.....	\$732,380 07	
	200,000 00	
Deposit capital.....	\$532,380 07	

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	
Cash received for premiums.....	\$1,499,476 76	
Rebate for re-insurance, for rebate, abatement, and return.....	288,099 76	
Cash actually received for premiums.....		\$1,211,377 00
Interest on bonds and mortgages.....		41,692 97
Dividends received on bonds and stocks, and from all other sources.....		31,098 78
Total cash income.....		\$1,284,168 75

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	
Cash paid for losses.....	\$850,764 82	
Cash actually received for salvages, \$4,827.16; re-insurance.....	55,664 28	
Cash paid on losses (of which \$104,333.33 belonged to prior year).....		\$795,100 56
Cash during the year for commissions and brokerage.....		210,064 53
Cash year for salaries, fees, and all other charges of officers, and all other employes.....		64,876 94
Cash for national, and local taxes, in this and other States.....		26,176 31
Cash for donations, viz.: Miscellaneous expenses.....		116,187 32
Total cash expenditures.....		\$1,212,405 66

## MISCELLANEOUS.

	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
Assets and Premiums.		
31st, 1888.....	\$191,301,946	\$1,907,895 21
1st year.....	147,308,351	1,588,133 43
	\$338,605,297	\$3,491,028 64
	139,936,883	1,500,935 19
At the end of the year.....	\$198,668,414	\$1,990,098 45
Insured.....	7,551,600	76,674 00
In force December 31st, 1888.....	\$191,116,814	\$1,913,419 45

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount Premium Unearned.
1889	One year or less.	\$79,744,372	\$87,979 44	1-2	\$443,986
1887		17,715,533	162,027 00	1-6	27,004
1888	Three years.	22,182,269	202,062 06	1-2	101,031
1889		22,423,941	183,961 15	5-6	158,300
1885		10,104,112	105,479 59	1-10	10,547
1886		10,649,989	105,303 25	3-10	31,590
1887	Five years.	8,095,970	65,521 68	1-3	32,760
1888		10,463,254	99,400 22	7-10	69,580
1889		9,697,424	101,685 06	9-10	91,516
Totals		\$191,116,814	\$1,913,419 45		\$961,322

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date	\$8,440
Losses paid by U. S. branch to date	5,890
Losses incurred during the year, fire	814
Amount deposited in different States and countries for the security of all the company's policy-holders	900

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

Name States and Countries.	Deposits.	Liabilities.
Ohio	\$126,000 00	\$49,454 00
Virginia	12,600 00	30,110 00
Georgia	51,500 00	15,900 00
Totals	\$170,100 00	\$94,870 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken	\$5,922,180
Premiums received	68,183
Losses paid	28,091
Total losses incurred during the year in the State of Michigan	28,352

UNITED STATES BRANCH.  
TRANSATLANTIC FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

OFFICE, U. S. BRANCH, No. 62, LIBERTY ST., NEW YORK.  
(Incorporated February, 1872, commenced business, September, 1877.)

E. HARBERS, Manager.

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000



## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
Government.....	\$225,000 00	\$285,750 00	
Trust.....	10,000 00	10,300 00	
Registered.....	10,000 00	11,100 00	
Registered.....	10,000 00	10,600 00	
Reading.....	10,000 00	8,900 00	
San Francisco trust.....	10,000 00	9,100 00	
Island & Pacific.....	10,000 00	10,700 00	
Island.....	10,000 00	7,400 00	
Island.....	10,000 00	11,800 00	
R. R.....	10,000 00	10,100 00	
Idaho & Manitoba.....	10,000 00	13,175 00	
Idaho.....	10,000 00	10,100 00	
Equipment trust.....	10,000 00	10,000 00	
Pennsylvania R. R.....	10,000 00	9,500 00	
Out at market value.....	\$355,000 00	\$415,525 00	\$415,525 00

On stocks, bonds, and other securities (except mortgages),	
General, the market value of which is \$60,630.....	\$50,000 00
.....	25,913 05
In due course of collection.....	25,968 68
Amount of all the available assets of the company.....	\$517,406 73

## LIABILITIES.

Unpaid losses (of which \$5,217.50 are resisted).....	\$19,816 00
Reserve at 50 per cent of premiums on fire risks, running one	
On date of policy.....	\$110,653 15
Reserve pro rata on fire risks running more than one year.....	49,275 82
Reserve on all outstanding risks.....	159,928 97
Liabilities (except deposit capital).....	\$179,744 97
Policy-holders.....	\$337,661 76
.....	200,000 00
Deposit capital.....	\$137,661 76

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>
Cash received for premiums.....	\$290,623 57
Rebate for re-insurance, for rebate, abatement, and return.....	27,483 11
Cash actually received for premiums.....	\$263,140 46
Dividends received on bonds and stocks, and from all other.....	16,414 52
Cash income.....	\$279,554 98

## EXPENDITURES DURING THE YEAR.

Unpaid on fire losses (of which \$16,302.25 belonged to prior	
Year during the year for commissions and brokerage.....	\$148,346 56
Year for salaries, fees, and all other charges of officers,	
Agents, and all other employes.....	65,333 56
Proportional, and local taxes, in this and other States.....	16,880 57
Expenses, viz.: Rent and miscellaneous expenses.....	5,536 37
.....	17,461 85
Cash expenditures.....	\$253,558 91

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premium Thereon.</i>
In force December 31st, 1888.....	\$24,367,200	\$259,998
Written during the year.....	29,358,917	291,826
Total.....	\$53,726,117	\$551,825
Deduct expirations.....	23,992,119	246,924
Net amount in force December 31st, 1889.....	\$29,733,998	\$304,900

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount Premium Unearned.</i>
1889.....	One year or less.....	\$21,468,089	\$221,306 30	1-2	\$110,653
1888.....		70,392	18 88	1-4	4
1889.....	Two years,.....	112,234	810 31	3-4	232
1887.....		1,632,147	16,787 50	1-6	2,797
1888.....	Three years,.....	1,950,489	19,177 52	1-2	9,588
1889.....		2,937,574	27,875 82	5-6	23,229
1886.....		4,250	27 90	1-8	3
1887.....	Four years,.....	10,150	15 33	3-8	5
1888.....		35,400	147 53	5-8	92
1889.....		33,800	244 11	7-8	213
1885.....		188,350	1,645 33	1-10	164
1886.....	Five years,.....	118,915	1,982 96	3-10	593
1887.....		139,533	1,862 80	1-2	946
1888.....		268,590	4,060 14	7-10	2,856
1889.....		743,805	9,531 98	9-10	8,578
Totals.....		\$29,733,998	\$304,900 29		\$159,928

## GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. branch to date.....	\$2,757
Losses paid by U. S. branch to date.....	1,746
Losses incurred during the year, fire.....	146
Amount deposited in different States and countries for the security of all the company's policy-holders.....	285

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire Risks</i>
Premiums received.....	\$782,350
Losses paid.....	9,380
Total losses incurred during the year in the State of Michigan.....	3,724
	3,783

UNITED STATES BRANCH.  
 UNION MARINE INSURANCE COMPANY (LIMITED).  
 LIVERPOOL, ENGLAND.

OFFICE U. S. BRANCH, No. 51, WALL ST., NEW YORK.

(Incorporated 1863; commenced business in the United States October 14, 1880.)

JONES & WHITLOCK, Attorneys for the United States.

Attorney for Michigan, JAMES M. JONES, of Detroit.

## CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

## ASSETS

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
.....	\$200,000 00	\$253,500 00	
.....	68,445 35		
R. R. ....	14,000 00		
R. R. ....	4,000 00	120,263 32	
R. R. ....	60,000 00		
.....	8,000 00		
.....			
out at market value) .....	\$300,445 35	\$373,762 32	\$373,763 32
.....			
ny's office, \$8,237.09; cash in bank, \$11,023.71 .....			19,260 80
d accrued on stocks, not included in "market value" .....			4,213 48
s in due course of collection .....			55,703 22
companies for re-insurance on losses already paid .....			24 68
.....			
amount of all the available assets of the company .....			\$452,965 50

## LIABILITIES.

paid losses (of which \$14,600.00 are resisted) .....		\$29,821 00
reserve on all outstanding marine risks .....		36,969 75
and for salaries, rent, advertising, or agency expenses .....		583 34
and brokerage .....		2,110 09
liabilities (except deposit capital) .....		<u>\$69,484.18</u>
policy-holders .....	\$383,481 32	
	<u>200,000 00</u>	
deposit capital .....	<u>\$183,481 32</u>	

## INCOME DURING THE YEAR

	<i>On Marine and Inland Risks.</i>	
cash received for premiums.....	\$548,007 79	
paid for re-insurance, for rebate, abatement, and return.....	191,835 44	
cash actually received for premiums.....		\$356,172 35
dividends received on bonds and stocks, and from all other.....		14,047 22
and other sources.....		9,259 22
home office (carried inside).....	\$18,000 00	
cash income.....		\$379,478 79

## EXPENDITURES DURING THE YEAR.

		<i>On Marine and Inland Risks.</i>	
ally paid for losses		\$264,434	33
actually received for salvages	\$4,240.80; re-insurance,		177,475 44
and on losses (of which \$17,892.74 belonged to prior years)			\$86,958 89
during the year for commissions and brokerage			44,041 48
e year for salaries, fees, and all other charges of officers,			
, and all other employes			4,300 00
ional, and local taxes, in this and other States			6,001 68
ents, viz.: Miscellaneous expenses			6,484 74
office (carried inside)		\$242,062	04
cash expenditures			\$147,786 79





any's principal office, \$7.56; cash in bank, \$62,453.38	\$62,460 94
ns in due course of collection	118,487 68
e, <i>not matured</i> , taken for fire, marine, or inland risks	39,169 46
amount of the assets of the company	\$1,051,615 58
l deposits in other States	190,000 00
mitted assets	\$861,615 58

## LIABILITIES.

paid losses (of which \$4,800.00 are resisted)	\$75,212 11
erve at 50 per cent of premiums on fire risks, running one in date of policy	\$287,608 14
erve <i>pro rata</i> on fire risks running more than one year	186,121 40
erve at 100 per cent on all unexpired marine and inland risks	75,711 37
erve on all outstanding risks	549,440 91
and brokerage	15,454 91
	\$640,107 93
ties on special deposits	93,669 30
	\$546,438 63
ls policy-holders	\$315,176 95
	200,000 00
deposit capital	\$115,176 95

## INCOME DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
cash received for premiums	\$1,021,241 91	\$356,587 24
for re-insurance, for rebate, abatement, and ns	176,848 19	160,475 27
	\$844,393 72	\$396,111 97
f cash actually received for premiums		\$1,240,505 69
dividends received on bonds and stocks, and from all other		33,243 68
		\$1,273,749 37

## EXPENDITURES DURING THE YEAR.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>
actually paid for losses	\$580,446 79	\$394,626 80
actually received for salvages and re-insurance	28,785 45	228,157 97
	\$551,661 34	\$366,468 83
aid on losses (of which \$80,264.52 belonged to prior years)		\$918,130 17
ed during the year for commissions and brokerage		228,294 72
he year for salaries, fees, and all other charges of officers, ts, and all other employes		26,600 00
tional, and local taxes, in this and other States		26,771 39
ments, viz.: Miscellaneous expenses		91,778 68
e cash expenditures		\$1,291,574 96



## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>	<i>Marine and Inland Risks.</i>	<i>Premiums Thereon.</i>
In force December 31st, 1888.....	\$71,153,896	\$854,485 73	\$3,118,080	\$92,434
Written or renewed during the year.....	73,788,697	1,009,512 06	81,932,039	556,660
Total.....	\$144,937,593	\$1,863,997 79	\$85,045,099	\$649,095
Deduct expirations.....	74,107,456	967,675 54	82,790,625	559,042
In force at the end of the year.....	\$70,880,137	\$866,122 25	\$2,254,474	90,053
Deduct amount re-insured.....	2,794,642	43,425 27	5,400	14,341
Net amount in force December 31st, 1889.....	\$68,085,495	\$922,696 98	\$2,249,074	\$75,711

## RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount Premium Unearned.</i>
1889.....	One year or less.....	\$42,008,714	\$575,216 29	1-2	\$237,808
1887.....	Three years, {	5,543,776	72,814 77	1-6	12,135
1888.....		6,230,453	79,961 29	1-2	39,960
1889.....		7,413,613	96,486 33	5-6	82,071
1885.....		954,470	14,932 99	1-10	1,493
1886.....	Five years, {	1,349,945	20,284 68	8-10	6,086
1887.....		1,324,808	19,648 09	1-2	9,824
1888.....		1,488,635	13,435 06	7-10	9,404
1889.....		1,721,081	27,917 49	9-10	25,125
Totals.....		\$68,085,495	\$922,696 98		\$473,729

## GENERAL INTERROGATORIES.

Total amount of premiums received to date.....	\$11,910,100
Losses paid to date.....	8,055,800
Losses incurred during the year, fire, marine, and inland.....	904,300

Amount deposited in various States and countries, which, under the laws thereof, is held *exclusively* for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$40,000 00	\$21,052
Mississippi.....	25,000 00	29,551
Ohio.....	100,000 00	31,963
Georgia.....	25,000 00	11,100
Totals.....	\$190,000 00	\$93,666

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>On Fire Risks.</i>	<i>On Marine and Inland Risks.</i>	<i>Aggregate.</i>
Fire, marine, and inland risks taken.....	\$1,776,109 00	\$702,870 10	\$2,478,979
Premiums received.....	27,569 23	2,276 45	29,845
Losses paid.....	7,507 23	214 34	7,721
Total losses incurred during the year in the State of Michigan.....	5,238 43	5,648 79	10,887

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MUTUAL

INSURANCE COMPANIES

OF

OTHER STATES.

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## \*COMMERCIAL MUTUAL INSURANCE COMPANY (MARINE

## NEW YORK.

HOME OFFICE, No. 42, WALL ST., NEW YORK CITY.

(Incorporated April, 1842, commenced business, May, 1852.)

W. IRVING COMES, *President.*HENRY D. KING, *Secretary.*

Attorney for Michigan, EBER WARD, of Detroit.

## ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States securities .....	\$100,000 00	\$125,000 00	
STOCKS—			
American Exchange Bank .....	20,000 00	32,800 00	
Market Bank .....	2,500 00	5,075 00	
Corn. Exchange Bank .....	4,000 00	9,690 00	
Park Bank .....	10,000 00	25,200 00	
Bank of the State of New York .....	2,400 00	2,688 00	
Bank of New York, N. B. A. ....	3,700 00	9,065 00	
Gallatin Bank .....	3,800 00	8,679 00	
Continental Bank .....	5,000 00	6,700 00	
Merchants' Bank .....	6,200 00	9,920 00	
St. Nicholas' Bank .....	7,500 00	9,750 00	
Bank of Commerce .....	5,400 00	10,584 00	
Bank of America .....	1,800 00	3,696 00	
Nassau Bank .....	2,500 00	4,025 00	
Market & Fulton Bank .....	5,000 00	10,150 00	
BONDS—			
Detroit, Grand Haven & Milwaukee R. R. Co. ....	900 00	1,085 00	
Erie Railway Co. ....	10,000 00	11,600 00	
Morris & Essex R. R. Co. ....	35,000 00	40,500 00	
Warren Railroad Co. ....	9,000 00	11,430 00	
Newark, N. J., City .....	13,000 00	15,190 00	
Delaware, Lackawanna & Western R. R. Co. ....	5,000 00	6,700 00	
Delaware & Hudson Canal Co. ....	15,000 00	19,800 00	
New York, Lackawanna & Western R. R. Co. ....	10,000 00	13,500 00	
Central Railroad Co. of New Jersey .....	8,000 00	10,000 00	
Rensselaer & Saratoga R. R. Co. ....	2,000 00	4,000 00	
N. Y. Central & Hudson River R. R. Co. ....	10,000 00	10,700 00	
Long Island Railroad Co. ....	20,000 00	18,200 00	
Atlantic Mutual Insurance Co.'s scrip .....	101,400 00	110,176 80	
Totals (carried out at market value) .....	\$418,600 00	\$545,783 60	\$545,783

Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$19,170 .....

15,000

Cash in banks .....

33,717

Interest accrued on stocks, not included in "market value" .....

2,470

Gross premiums in due course of collection .....

17,529

Bills receivable, not matured, taken for fire, marine, or inland risks .....

26,946

Re-insurance claims .....

175

Aggregate amount of all the available assets of the company .....

\$641,621

## Items not admitted as Available Assets.

Coast Wrecking Co.'s stock .....	\$225 00
Salvage .....	3,078 00
Rent prepaid .....	583 33
Total .....	\$3,886 33

\* Admitted under Act 34, Laws 1873.



## LIABILITIES.

paid losses (of which \$6,500 are resisted).....	\$52,897 50
reserve on all outstanding marine risks, entire deposit or ten.....	40,903 87
bal on scrip, \$5,694.20; interest due scrip-holders, \$7,756.03.....	13,450 23
.....	721 08
insurance.....	1,023 50
.....	2,576 77
liabilities.....	\$111,572 95
scrip.....	538,290 00
liabilities.....	\$649,862 95

## INCOME DURING THE YEAR.

	<i>On Marine and Inland Risks.</i>
cash received for premiums.....	\$310,966 74
paid for re-insurance, for rebate, abatement, and return.....	99,651 54
cash actually received for premiums.....	\$211,315 18
dividends received on bonds and stocks, and from all other.....	26,407 40
received during the year for premiums remaining unpaid.....	\$18,400 58
income.....	\$237,722 58

## EXPENDITURES DURING THE YEAR.

	<i>On Marine and Inland Risks.</i>
actually paid for losses.....	\$252,209 50
actually received for salvages, \$7,276.10; re-insurance,.....	51,746 74
paid on losses.....	\$200,552 76
to scrip-holders.....	33,091 14
paid during the year for commissions and brokerage.....	13,067 58
the year for salaries, fees, and all other charges of officers, s, and all other employes.....	20,920 00
tional, and local taxes, in this and other States.....	2,786 70
ments, viz.: Rent and miscellaneous expenses.....	11,417 87
cash expenditures.....	\$281,836 05

## MISCELLANEOUS.

	<i>Fire Risks.</i>	<i>Premiums. Thereon.</i>
<i>Losses and Premiums.</i>		
for 31st, 1888.....	\$2,422,920	\$55,773 76
the year.....	25,034,864	294,910 63
.....	\$27,457,784	\$350,684 39
.....	24,926,234	307,204 59
.....	\$2,531,550	\$43,479 80
.....	50,654	2,575 93
.....	\$2,480,896	\$40,903 87

## GENERAL INTERROGATORIES.

premiums received from the organization of the company to date.....	\$15,302,130
organization to date.....	9,185,004

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Marine and inland risks taken .....	\$567,689
Premiums received .....	11,808
Losses paid .....	90
Total losses incurred during the year in the State of Michigan .....	6,000

## \* MINNEAPOLIS MUTUAL INSURANCE COMPANY.

## MINNESOTA.

## HOME OFFICE, MINNEAPOLIS.

(Incorporated December 1, 1885; commenced business December 1, 1885.)

B. F. NELSON, *President*. - - - - - C. H. SPENCER, *Secretary*

Attorney for Michigan, A. P. COULTER, of Detroit.

## ASSETS.

Loans on bond and mortgage of real estate (first liens) .....	\$6,107
Amount of premium notes, less assessments .....	332,167
Cash in company's principal office, \$2,207.31; cash in bank, \$46,204.54 .....	48,411
Cash premiums in due course of collection .....	23,902

Aggregate amount of all the available assets of the company .....

\$410,589

*Items not admitted as available assets.*

National Map & Inspection Co. stock .....	\$300 00
Notes of Mutual Insurance Co. ....	12,384 99
Total .....	\$12,684 99

## LIABILITIES.

Amount of unpaid losses .....	\$17,806
Amount of reserve on all outstanding fire risks .....	48,005
Aggregate liabilities .....	\$65,811

## INCOME DURING THE YEAR.

Gross amount of cash received for premiums .....	<i>On Fire Risks.</i> \$170,599 17
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	51,970 30
Net amount of cash actually received for premiums .....	\$118,628
Interest received on bonds and mortgages and certificates of deposit .....	1,715
Cash collected on assessments during the year .....	44,726
Premium or deposit notes taken during the year (carried inside) .....	\$128,141 25
Aggregate cash income .....	\$165,070

\* Admitted under Act 121, Laws 1883.

## MUTUAL FIRE INSURANCE COMPANY.

353

## EXPENDITURES DURING THE YEAR.

Losses on fire losses (of which \$12,734.25 belonged to prior years)	\$84,443 38
Expenses during the year for commissions and brokerage	20,994 80
Expenses for salaries, fees, and all other charges of officers, and all other employes	21,052 51
Personal and local taxes, in this and other States	2,371 10
Expenses, viz.: Traveling and general expenses	11,393 03
Cash expenditures	\$140,254 82

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
31st, 1888	\$5,076,076	\$133,784 85
1st year	9,110,093	170,599 17
	\$15,086,769	\$304,384 02
31st, 1889	6,119,694	122,176 16
End of the year	\$8,967,075	\$182,207 86
Insured	922,048	20,316 62
Force December 31st, 1889	\$8,045,027	\$161,891 24

## GENERAL INTERROGATORIES.

Premiums received from the organization of the company to date	\$315,670
Cash dividends declared since the company commenced business	23,200
Organization to date	233,153

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
.....	\$344,990 00
.....	7,844 93
.....	8,196 18
.....	8,919 88
.....	

## MUTUAL FIRE INSURANCE COMPANY.

## ILLINOIS.

## HOME OFFICE, CHICAGO.

(Incorporated 1869; commenced business November 5, 1869.)

President. - - - - - WILLIAM E. SMITH, Secretary.  
 Attorney for Michigan, J. W. FRENCH, of Three Rivers.

## ASSETS.

and mortgage of real estate (first liens)	\$73,100 00
and on said mortgage loans	2,888 13

per Act 121, Laws 1883.



## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
Third National Bank, of Rockford, Ill., stock.....	\$1,000 00	\$1,800 00	
Totals (carried out at market value).....	\$1,000 00	\$1,800 00	\$1,800
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$44,000.....			16,000
Amount of premium notes, less assessments.....			332,615
Cash in company's principal office, \$1,187.31; cash in bank, \$4,544.73.....			5,732
Interest due and accrued on stocks, not included in "market value".....			50
Interest due and accrued on collateral loans.....			780
Cash premiums in due course of collection.....			20,610
Assessments in process of collection.....			24,390
Due from other companies for re-insurance on losses already paid.....			4,432
Aggregate amount of all the available assets of the company.....			\$482,399
<i>Items not Admitted as Available Assets.</i>			
Notes of Mutual Fire Insurance Co.....		\$2,610 00	
National Map & Inspection Co. stock.....		300 00	
Totals.....		\$2,910 00	

## LIABILITIES.

Amount of unpaid losses (of which \$10,100 are resisted).....	\$29,735
Amount of reserve on all outstanding fire risks.....	52,808
Due and accrued for salaries, rent, advertising, or agency expenses.....	3,278
Due and to become due for borrowed money.....	15,000
Aggregate liabilities.....	\$100,823

## INCOME DURING THE YEAR.

	On Fire Risks.	
Gross amount of cash received for premiums.....	\$258,016 78	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	56,882 80	
Net amount of cash actually received for premiums.....		\$196,133
Interest received on bonds and mortgages.....		3,763
Interest and dividends received on bonds and stocks, and from all other sources.....		
Income from all other sources.....		923
Premium or deposit notes taken during the year (carried inside).....	\$97,653 38	
Aggregate cash income.....		\$200,820

## EXPENDITURES DURING THE YEAR.

	On Fire Risks.	
Gross amount actually paid for losses.....	\$177,511 37	
Deduct amounts actually received for re-insurance.....	23,080 35	
Net amount paid on losses (of which \$40,256.25 belonged to prior years).....		\$154,231
Cash dividends actually paid.....		12,568
Paid or allowed during the year for commissions and brokerage.....		36,842
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		23,120
Paid State, national and local taxes, in this and other States.....		3,292
Interest paid on borrowed money.....		776
All other expenses.....		12,606
Amount of premium or deposit notes returned to members whose policies were discontinued or canceled (carried inside).....	\$192,069 95	
Aggregate cash expenditures.....		\$243,437

MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums Thereon.</i>
For 31st, 1888.....	\$10,007.402	\$203,121.47
For the year.....	11,853,807	200,646.96
.....	\$21,861,209	\$403,768.43
.....	11,267,739	221,179.69
At end of the year.....	\$10,598,410	\$182,588.74
Not insured.....	734,063	13,914.69
In force December 31st, 1889.....	\$9,859,347	\$168,674.05

GENERAL INTERROGATORIES.

Premiums received from the organization of the company to date.....	\$809,014
Cash dividends declared since the company commenced business.....	45,139
Organization to date.....	475,962
During the year, fire.....	143,711

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Fire Risks.</i>
.....	\$2,490,833.58
.....	51,842.34
.....	30,592.21
.....	24,908.42

STERN MANUFACTURERS' MUTUAL INSURANCE COMPANY.

ILLINOIS.

HOME OFFICE, No. 414, RIALTO BUILDING, CHICAGO.

(Incorporated March 30, 1869; commenced business April 10, 1869.)

GEORGE D. FARR, *Secretary*.

Attorney for Michigan, R. W. BUTTERFIELD, of Grand Rapids.

ASSETS.

Real estate and mortgage of real estate (first liens).....	\$34,300.00
.....	395.43
.....	
Mortgaged premises, buildings (insured for \$52,000).....	\$84,050.00

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
.....	\$3,000.00	\$3,075.00
.....	12,000.00	12,000.00
.....	11,000.00	11,220.00
.....	15,000.00	15,150.00
.....	3,000.00	3,000.00
.....	5,000.00	6,250.00
.....	\$49,000.00	\$50,695.00
.....		50,695.00



Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$7,500.00 .....	\$5,000
Amount of premium notes less assessments .....	401,588
Cash in company's principal office, \$929.00; cash in bank, \$29,031.08 .....	29,960
Interest due and accrued on stocks, not included in "market value" .....	575
Cash premiums in due course of collection .....	12,569

Aggregate amount of all the available assets of the company .....

\$534,708

*Items not Admitted as Available Assets.*

Notes of other mutual insurance companies .....

\$2,985 60

**LIABILITIES.**

Amount of unpaid losses .....	\$553
Re-insurance reserve at 50 per cent of premiums on fire risks, running one year or less, from date of policy .....	\$80,177 12
Re-insurance reserve <i>pro rata</i> on fire risks running more than one year .....	1,051 40
Amount of reserve on all outstanding risks .....	61,228
Return premiums due to agents .....	1,060
Aggregate liabilities .....	\$62,842

**INCOME DURING THE YEAR.**

Gross amount of cash received for premiums .....	<i>On Fire Risks.</i> \$170,087 61	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums .....	52,500 79	
Net amount of cash actually received for premiums .....		\$117,586
Interest received on bonds and mortgages .....		4,325
Interest and dividends received on bonds and stocks, and from all other sources .....		1,532
Premium or deposit notes and members' liability to company taken during the year (carried inside) .....	\$294,504 06	
Aggregate cash income .....		\$123,444

**EXPENDITURES DURING THE YEAR.**

Gross amount actually paid for losses .....	<i>On Fire Risks.</i> \$80,000 99	
Deduct amounts actually received for salvages, \$700.35; re-insurance, \$5,479.41 .....	6,179 76	
Net amount paid on losses (of which \$10,425.39 belonged to prior years) ..		\$73,821
Cash dividends actually paid .....		23,990
Interest paid to scrip-holders .....		1,281
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....		32,135
Paid State, national, and local taxes, in this and other States .....		2,364
All other payments, viz.: Office furniture .....		335
Aggregate cash expenditures .....		\$133,928

**MISCELLANEOUS.**

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premium Thereon.</i>
In force December 31st, 1888 .....	\$7,018,804	\$124,635
Written during the year .....	9,242,983	163,507
Total .....	\$16,261,787	\$288,142
Deduct expirations .....	8,913,895	157,422
In force at the end of the year .....	\$7,347,892	\$130,719
Deduct amount re-insured .....	508,750	8,709
Net amount in force December 31st, 1889 .....	\$6,839,092	\$122,006

RECAPITULATION OF FIRE RISKS AND PREMIUMS.

<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
One year or less.....	\$6,728,292	\$120,354 24	1-2	\$60,177 12
Two years, { .....	54,250	988 75	1-2	494 38
Three years, { .....	22,650	220 32	5-6	183 60
Four years, { .....	11,900	140 80	7-10	98 56
Five years, { .....	22,000	305 40	9-10	274 86
.....	<u>\$6,830,092</u>	<u>\$122,009 51</u>	.....	<u>\$61,228 52</u>

GENERAL INTERROGATORIES.

..... of premiums received during past ten years.....	\$1,175,537
..... of cash and scrip dividends declared during past ten years.....	183,731
..... during past ten years.....	569,543
..... incurred during the year, fire.....	70,214

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

.....	<i>Fire Risks.</i>
..... received.....	\$781,851 25
.....	15,670 19
.....	2,758 14
..... incurred during the year in the State of Michigan.....	1,099 78



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ABSTRACTS  
OF  
APPLICATION STATEMENTS

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COMPANIES ADMITTED SINCE JANUARY 1, 1890.

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**APPLICATION STATEMENT**  
**SHOWING THE CONDITION OF THE**  
**JERSEY CITY INSURANCE COMPANY,**  
**OF JERSEY CITY, NEW JERSEY,**

On the 31st day of December, A. D. 1889, made to the Commissioner of Insurance  
of the State of Michigan.

(Organized February 10, 1847; Commenced business December 1, 1856.)

NATHANIEL FOOTE, *President*. - - - - - CHARLES F. PATTERSON, *Secretary*  
Attorney for Michigan, LOUIS L. BURTON, of Detroit.

**CAPITAL.**

Capital stock paid up in cash..... \$250,000

**ASSETS.**

Value of real estate.....	\$53,650
Loans on bond and mortgage (first liens).....	180,963
Interest due, \$296.36, and accrued, \$3,446.71.....	3,738

**STOCKS AND BONDS OWNED ABSOLUTELY.**

United States bonds, market value.....	5,080
Jersey City bonds, market value.....	44,000
Newark City bonds, market value.....	31,500
First National Bank, Jersey City stock, market value.....	2,400
Second National Bank, Jersey City stock, market value.....	6,750
Jersey City Gas Light Co. stock, market value.....	26,480
People's Gas Co., Jersey City, stock, market value.....	765
New Jersey City Ice Co. stock, market value.....	9,409
Loans on approved collaterals.....	29,850
Cash in office and banks.....	24,238
Interest due and accrued on stocks.....	1,630
Interest due and accrued on collateral loans.....	786
Gross premiums in due course of collection.....	4,602

Total admitted assets.....	\$432,208
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**LIABILITIES.**

Net unpaid losses.....	\$17,761
Re-insurance reserve.....	90,613
Reserve on perpetual fire insurance policies.....	878
Commissions and brokerage.....	720

Total liabilities (except capital stock).....	\$109,973
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Surplus as regards policy-holders.....	\$322,230 77	
Capital stock.....	250,000 00	
Surplus over capital.....	\$72,230 77	



APPLICATION STATEMENT

SHOWING THE CONDITION OF THE

PROTECTION MUTUAL FIRE INSURANCE COMPANY

OF CHICAGO, ILLINOIS,

day of January, A. D., 1890, made to the Commissioner of Insurance of the State of Michigan.

(Organized August 31, 1887; commenced business September 1, 1887.)

WELL, President. - - - - - CHARLES E. WORTHINGTON, Secretary.

Attorney for Michigan, JOHN WIDDICOMB, of Grand Rapids.

due of premium or deposit notes.....\$188,073.90

ASSETS.

and mortgage (first liens) .....	\$17,000 00
thereon .....	148 00
s office, \$140.00; cash in bank, \$5,773.74 .....	5,913 83
s due course of collection .....	1,754 48
companies for re-insurance .....	305 68
.....	\$25,121 99

LIABILITIES.

paid losses .....	\$1,530 00
erve on all outstanding risks .....	18,754 73
enses .....	149 20
.....	\$20,433 93

er Act No. 121 Session Laws 1888.

APPLICATION STATEMENT  
SHOWING THE CONDITION OF THE  
UNITED STATES BRANCH OF THE SEA INSURANCE  
COMPANY (LIMITED),  
OF LIVERPOOL, ENGLAND.

On the 31st day of December, A. D. 1889, made to, the Commissioner of Insurance  
of the State of Michigan.

OFFICE OF UNITED STATES BRANCH NO. 77 BEAVER ST., NEW YORK.

PERCY CHUBB, *Attorney for the United States.*

Attorney for Michigan, HENRY M. MORRIN, Port Huron.

CAPITAL.

Deposit capital in New York, required by the laws of Michigan.....\$200,000

ASSETS.

United States registered bonds, market value .....	\$254,000
Cash in Gallatin National Bank .....	11,591
Gross premiums in due course of collection .....	62,386
Due from other companies .....	20
<b>Total admitted assets.....</b>	<b>\$328,002</b>

LIABILITIES.

Net unpaid losses .....	\$72,795
Re-insurance reserve .....	60,151
Commissions and brokerage .....	1,254
Premiums due \$8,020.52, taxes \$5,000 .....	13,020
<b>Total liabilities (except capital stock).....</b>	<b>\$147,221</b>

Surplus as regards policy-holders .....	\$180,780 33	
Deposit capital .....	200,000 00	
<b>Impairment of deposit capital .....</b>	<b>\$19,219 47</b>	

APPLICATION STATEMENT  
SHOWING THE CONDITION OF THE  
STATE INVESTMENT AND INSURANCE COMPANY  
OF SAN FRANCISCO, CALIFORNIA.

made on the 31st day of December, A. D. 1899, made to the Commissioner of Insurance  
of the State of Michigan.

(Organized December 1, 1871; commenced business January 15, 1872.)

CHAS. H. CUSHING, *Secretary*  
Attorney for Michigan, JOHN DRAKE, of Bay City.

CAPITAL.

Capital stock paid up in cash..... \$400,000

ASSETS.

Mortgage (first lien).....		\$145,000 00
2, and accrued, \$850.28.....		190,890 00
		1,143 90
Mortgage.....	\$458,500 00	
(insured for \$98,550).....	133,000 00	
	\$591,500 00	

STOCKS AND BONDS OWNED ABSOLUTELY.

Bonds, market value.....		63,500 00
Company's stock, market value.....		750 00
San Francisco and North Beach Railway Co. bonds, market value.....		8,050 00
4.41; cash in bank, \$42,701.46.....		49,875 87
course of collection.....		87,891 44
rued.....		185 00
		\$547,286 21
Deposit in Oregon.....		50,000 00
		\$497,286 21

LIABILITIES.

Reserve on all outstanding risks.....		\$7,521 61
Remaining unpaid.....		131,399 91
brokerage.....		253 00
		4,394 57
		\$143,569 09
on special deposits.....		9,876 25
(except capital stock).....		\$134,192 84
		\$363,093 37
policy-holders.....	400,000 00	
capital.....	\$36,906 63	



**APPLICATION STATEMENT**  
**SHOWING THE CONDITION OF THE**  
**ST. PAUL GERMAN INSURANCE COMPANY,**

OF ST. PAUL, MINNESOTA,

On the 31st day of December, A. D. 1889, made to the Commissioner of Insurance  
of the State of Michigan.

(Organized March 29, 1889; commenced business April 3, 1889).

ALBERT SCHEFFER, *President*. - - - - - J. QUINCY HAAS, *Secy.*

Attorney for Michigan, CHARLES H. GARRETT, of Kalamazoo.

**CAPITAL.**

Capital stock paid up in cash.....\$300,000

**ASSETS.**

Loans on bonds and mortgage (first lien).....	\$3
Value of lands mortgaged.....	\$58,000
Value of buildings (insured for \$14,000).....	20,000
	\$78,000

**STOCKS AND BONDS OWNED ABSOLUTELY.**

The American Mortgage Security Co., St. Paul, stock, market value.....	\$
London and Northwestern Am. Mortgage Co., stock, market value.....	\$
Commercial National Bank, St. Paul, stock, market value.....	\$
First National Bank, Stillwater, stock, market value.....	\$
Hauser & Son Malting Co., St. Paul, stock, market value.....	\$
Pioneer Press Building Co., St. Paul, stock, market value.....	\$
Livingston National Bank, Montana, stock, market value.....	\$
Cordine, Chapman & Drake Co., St. Paul, stock, market value.....	\$
First National Bank, Billings, Mont., stock, market value.....	\$
St. Paul Chamber of Commerce stock, market value.....	\$
Provident Investment Co., St. Paul, stock, market value.....	\$
Loans on approved collaterals.....	\$
Cash belonging to company in Commercial National Bank.....	\$
Interest due and accrued on stocks.....	\$
Gross premiums in course of collection.....	\$
Total admitted assets.....	\$3

*Items not Allowed as Available Assets.*

Furniture, maps, etc.....	\$1,550
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**LIABILITIES.**

Net amount of unpaid losses.....	\$
Re-insurance on all outstanding risks.....	\$
Due and accrued for miscellaneous expenses.....	\$
Commissions and brokerage.....	\$
Total liabilities (except capital stock).....	\$

Surplus as regards policy-holders.....	\$316,947 49
Capital stock.....	900,000 00
Surplus over capital.....	\$16,947 49

## APPLICATION STATEMENT

SHOWING THE CONDITION OF THE

## SYNDICATE INSURANCE COMPANY,

OF MINNEAPOLIS, MINNESOTA,

31st day of December, A. D. 1888, made to the Commissioner of Insurance,  
of the State of Michigan.

(Organized July 26, 1886; commenced business September 1, 1886.)

E. President. - - - - - JACOB STONE, Secretary.

Attorney for Michigan, DAVID BEVERIDGE, Detroit.

## CAPITAL.

stock paid up in cash ..... \$250,000

## ASSETS.

Real mortgages (first lien) .....		\$156,500 00
Thereon .....		3,717 08
Uninsured .....	\$288,800 00	
Mortgaged; insured for \$83,780 .....	98,200 00	
	<u>\$387,000 00</u>	

## STOCKS AND BONDS OWNED ABSOLUTELY.

Bonds, market value .....	81,000 00
Bank stock, market value .....	4,400 00
Collateral security .....	45,900 00
2; cash in banks, \$36,758.37 .....	36,894 29
Course of collection .....	26,756 48
	<u>2,680 81</u>
	<u>\$357,848 16</u>

## LIABILITIES.

Reserve on all outstanding risks .....	\$9,667 53
Brokerage .....	\$8,579 60
	<u>3,811 05</u>
Reserve, (except capital stock) .....	<u>\$97,058 18</u>
Policy-holders .....	\$260,789 98
	<u>250,000 00</u>
Capital .....	<u>\$10,789 98</u>



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**AL FIRE INSURANCE COMPANIES**  
**OF MICHIGAN.**

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**ABSTRACTS**

**ED FROM ANNUAL STATEMENTS ON FILE IN THE  
PARTMENT, SHOWING THEIR CONDITION ON  
THE 31ST DAY OF DECEMBER, 1889.**

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**CITIZENS' MUTUAL FIRE INSURANCE COMPANY,**  
**LOCATED AT MARSHALL.**

(Incorporated June 5, 1880.)

Doing business in the County of Calhoun.

GLOVER J. ASHLEY, *President.*

GEO. A. ALDRICH, *Secy.*

P. O. Address of Secretary, Homer, Mich.

Statement of condition December 31, 1889.

**MEMBERSHIPS.**

Number of members December 31, 1888.....	
Number of increase, 262; decrease, 44; net increase during the year.....	
Number of members December 31, 1889.....	

**RISKS.**

Amount in force December 31, 1888.....	\$2,602,770
Amount added during the year.....	408,170
Total.....	
Amount withdrawn or canceled during the year.....	
Amount in force December 31, 1889.....	

**RESOURCES.**

Cash on hand.....	
Assessments of past year uncollected.....	
Assessments of prior years uncollected.....	
Total available resources.....	

**LIABILITIES.**

For losses due and payable.....	
For losses not matured.....	
Nature and amount of all other claims, viz.: per diem of Secretary.....	
per diem of President.....	
Total liabilities.....	

**INCOME.**

Cash collected on assessments levied during the year.....	
Cash collected on assessments levied in prior years.....	
Cash from membership or policy fees and from increased or decreased insurance.....	
Total income.....	
Add cash balance at close of preceding year.....	
Total receipts and income.....	

**EXPENDITURES.**

Losses paid during the year (of which \$3,086.04 occurred in prior years).....	
Salaries and fees paid to officers and directors (Schedule A).....	
All other expenditures (Schedule B).....	
Total expenses paid during the year.....	



MISCELLANEOUS.

assessments made during the year	One.
assessments made during the year	\$7,023 00
assessment on property insured	.0027
assessments or expenses allowed to accumulate before an assessment is ordered?	Assess only once

CITIZENS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT KALAMAZOO.

(Incorporated February 3, 1874.)

Doing business in the Counties of Kalamazoo, Van Buren and Barry.  
GEO. E. CURTISS, Secretary.  
P. O. address of Secretary, Kalamazoo.  
(Statement of condition December 31, 1889.)

MEMBERSHIPS.

Members December 31, 1888	939
increase, 67; decrease, 28; net increase during the year	39
Members December 31, 1889	978

RISKS.

Amount December 31, 1888	\$1,198,925
Amount during the year	126,190
Amount December 31, 1889	\$1,328,115
Amount withdrawn or canceled during the year	72,240
Amount December 31, 1889	\$1,255,875

RESOURCES.

Amount December 31, 1888	\$994 42
Amount during the year	None.
Amount December 31, 1889	None.
Amount during the year	None.
Amount December 31, 1889	\$994 42

LIABILITIES.

Amount December 31, 1888	None.
Amount during the year	None.
Amount December 31, 1889	None.

INCOME.

Amount December 31, 1888	\$134 00
Amount during the year	199 65
Amount December 31, 1889	113 38
Amount during the year	\$446 98
Amount December 31, 1889	2,326 02
Amount during the year	\$2,773 00

## EXPENDITURES.

Losses paid during the year (of which none occurred in prior years).....	
Salaries and fees paid to officers and directors (Schedule A).....	
Fees retained (or remitted to assured) by agent or collectors.....	
All other expenditures (Schedule B).....	
Total expenses paid during the year.....	\$1

## MISCELLANEOUS.

Number of assessments made during the year.....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered; no part amount.	

## CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT GRAND RAPIDS.

(Incorporated June 19, 1874.)

Doing business in the counties of Kent, Allegan and Ottawa.

JOHN W. SHISLER, *President.* - - - - - D. W. COLBURN, *Secy.*

P. O. address of Secretary, Grand Rapids.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....	
Number of increase, 308; decrease, 191; net increase during the year.....	
Number of members December 31, 1889.....	

## RISKS.

Amount in force December 31, 1888.....	\$8,296,774	
Amount added during the year.....	444,767	
Total.....		\$8,741,541
Amount withdrawn or canceled during the year.....		888,400
Amount in force December 31, 1889.....		\$8

## RESOURCES.

Cash on hand.....		\$2
Assessments of past year uncollected.....		4
Assessments of prior years uncollected (charged off, \$148.95).....		1
Nature and amount of other resources, viz.: Amount advanced for losses.....		5
Office furniture.....	\$500 00	
Total available resources.....		\$14

## LIABILITIES.

For losses not matured.....		\$4
Due or to become for borrowed money.....		12
Total liabilities.....		\$16

CITIZENS' MUTUAL FIRE INSURANCE CO.

371

INCOME.

Notes made and paid during the year.....	\$7,000 00
Dividends received during the year.....	\$884 80
Interest on assessments levied during the year.....	18,918 72
Interest on assessments levied in prior years.....	1,988 38
Membership or policy fees.....	855 50
Decreased insurance.....	176 33
From all other sources, postage on hand.....	20 86
Money.....	5,000 00
Income.....	\$27,844 59
Balance at close of preceding year.....	355 07
Receipts and income.....	\$28,199 66

EXPENDITURES.

During the year (of which \$1,356.35 occurred in prior years).....	\$20,691 88
Fees paid to officers and directors (Schedule A).....	1,248 20
Interest (or remitted to assured) by agent or collectors.....	1,316 48
Directors' notes.....	911 16
Expenditures (Schedule B).....	1,593 36
Expenses paid during the year.....	\$25,760 58

MISCELLANEOUS.

Assessments made during the year.....	One
Assessments made during the year.....	\$23,608 51
Cost of assessment on property insured.....	.003
Losses or expenses allowed to accumulate before an assessment is ordered: One assessment	

CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT HOLLY.

(Incorporated April 28, 1874.)

Doing business in the counties of Oakland, Genesee and Shiawassee.

JOHN M. BAIRD, Secretary.

P. O. address of Secretary, Holly, Mich.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

Members December 31, 1888.....	1,833
Increase, 810; decrease, 330; net increase during the year.....	480
Total of members December 31, 1889.....	2,313



## RISKS.

Amount in force December 31, 1888.....	\$2,028,780	
Amount added during the year.....	796,223	
Total.....		\$2,826,953
Amount withdrawn or canceled during the year.....		292,223
Amount in force December 31, 1889.....		\$2,534,730

## RESOURCES.

Whole amount of premium or deposit cash belonging to the depositors.....	\$1,144 49	
Reduction of above by assessments.....	237 96	
Unassessed portion of said deposits belonging to depositors.....	\$906 53	
Cash on hand.....		\$4,300 00
Assessments of past year uncollected.....		4,300 00
Assessments of prior years uncollected (carried inside).....	\$184 81	
Total available resources.....		\$4,300 00

## LIABILITIES.

For losses not matured.....	\$200 00	
Due or to become for borrowed money.....	3,200 00	
Interest.....	21 00	
Nature and amount of all other claims, viz.: Stationary and printing, \$84.10; bills audited by directors, \$285.74; making assessment roll, \$75.00; collecting assessments, \$200.....	63 00	
Total liabilities.....		\$4,300 00

## INCOME.

Premium or deposit cash taken during the year.....	\$906 53	
Cash received during the year for interest on deposit funds.....	51 63	
Cash collected on assessments levied during the year.....	None.	
Cash collected on assessments levied in prior years.....	{ On rolls 8 and 9.....	\$1,000 00
	{ On roll 10.....	3,600 00
Cash from membership or policy fees.....		1,800 00
Cash from increased or decreased insurance.....		32 00
Cash income from all other sources: Money received on Company's orders to pay losses.....		3,000 00
Total income.....		\$8,300 00
Add cash balance at close of preceding year.....		1,000 00
Total receipts and income.....		\$9,300 00

## EXPENDITURES.

Losses paid during the year (of which \$825 occurred in prior years).....	\$3,500 00	
Salaries and fees paid to officers and directors (Schedule A).....	1,000 00	
Paid borrowed money.....	2,300 00	
Interest on borrowed money.....	12 00	
All other expenditures (Schedule B).....	1,800 00	
Total expenses paid during the year.....		\$9,400 00

## MISCELLANEOUS.

Number of assessments made during the year.....		\$4,300 00
Amount of assessments made during the year.....		1,000 00
Rate per cent of assessment on property insured.....		.002 in C
Amount of losses or expenses allowed to accumulate before an assessment is ordered, no stated amo		

## CITIZENS' MUTUAL FIRE INSURANCE COMPANY.

OF PULASKI, JACKSON COUNTY.

(Incorporated September 30, 1889.)

Doing business in the counties of Jackson, Calhoun and Hillsdale.

ELOW, *President*. - - - - - W. C. WETMORE, *Secretary*.

P. O. address of Secretary. Concord.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Members December 31, 1888.....	300
Increase, 54; decrease, 5; net increase during the year.....	49
Members December 31, 1889.....	349

## RISKS.

Force December 31, 1888.....	\$534,230 00
Decrease during the year.....	58,525 00
Force December 31, 1889.....	\$592,755 00
Decrease during the year.....	9,700 00
Force December 31, 1889.....	\$583,055 00

## RESOURCES.

Assets of past year uncollected.....	\$95 57
Assets of prior years uncollected (carried inside).....	66 15
Assets of prior years uncollected (carried inside).....	\$3 42
Available resources.....	\$161 72

## LIABILITIES.

Liabilities and payable.....	None.
Amount of all other claims, viz.: One claim unadjusted (estimated).....	15 00
Liabilities.....	\$15 00

## INCOME.

Income received during the year.....	\$13 92
Income on assessments levied during the year.....	509 41
Income on assessments levied in prior years.....	4 43
Income on membership or policy fees.....	40 50
Income increased or decreased insurance.....	41
Income.....	\$568 67
Income at close of preceding year.....	96 25
Income.....	\$664 92

## EXPENDITURES.

Expenditures during the year (of which none occurred in prior years).....	\$514 00
Expenditures paid to officers and directors (Schedule A).....	40 50
Expenditures charged off as uncollectable (carried inside).....	\$4 66
Expenditures (Schedule B).....	14 85
Expenditures paid during the year.....	\$569 35

## MISCELLANEOUS.

Number of assessments made during the year.....	O
Amount of assessments made during the year.....	\$575
Rate per cent of assessment on property insured.....	\$3
Amount re-assessed to cover deficiencies of former assessments.....	\$3
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No particular amount.	

## CONCORDIA MUTUAL INSURANCE COMPANY,

LOCATED AT FRANKENLUST.

(Incorporated December 22, 1886.)

Doing business in the counties of Bay and Saginaw.

JOHN G. LACKER, *President.* - - - - - JOHN G. WEGGEL, *Secretary.*

P. O. address of Secretary, Salzburg.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1886.....	
Number of increase, 146; decrease, 9; net increase during the year.....	
Number of members December 31, 1889.....	

## RISKS.

Amount in force December 31, 1888.....	\$341,215
Amount added during the year.....	147,235
Total.....	\$488,450
Amount withdrawn or canceled during the year.....	13,007
Amount in force December 31, 1889.....	\$475,443

## RESOURCES.

Cash on hand.....	\$84
Total available resources.....	\$84

## LIABILITIES.

None.

## INCOME.

Cash collected on assessments levied during the year.....	\$389
Cash collected on assessments levied in prior years.....	4
Cash from membership or policy fees.....	229
Cash income from all other sources: Borrowed money.....	50
Total income.....	\$672
Add cash balance at close of preceding year.....	51
Total receipts and income.....	\$723



## EXPENDITURES.

During the year (of which none occurred in prior years).....	\$280 00
Expenses paid to officers and directors (Schedule A).....	204 12
Money.....	50 00
Charged off as uncollectable.....	4 35
Expenditures (Schedule B).....	100 59
Expenses paid during the year.....	<u>\$639 06</u>

## MISCELLANEOUS.

Assessments made during the year.....	One,
Assessments made during the year.....	\$389 37
Of assessment on property insured.....	.001
Losses or expenses allowed to accumulate before an assessment is ordered.....	<u>\$50 00</u>

DETROIT MANUFACTURERS' MUTUAL FIRE INSURANCE  
COMPANY,  
MICHIGAN.

HOME OFFICE, W. CONGRESS ST., DETROIT.

(Incorporated March 17, 1887 under Act No. 78, laws of 1883.)

WILLIAMS, *President*. - - - - - ANDREW P. COULTER, *Secretary*.

P. O. address of Secretary, 45 West Congress St., Detroit.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Members December 31, 1888.....	660
Increase, 342; decrease, 303; net increase during the year.....	<u>39</u>
Members December 31, 1889.....	<u>708</u>

## RISKS.

Force December 31, 1888.....	\$1,216,245 08
Force during the year.....	<u>2,146,221 07</u>
Force drawn or cancelled during the year.....	\$3,362,466 15
Force in force December 31, 1889.....	<u>933,807 00</u>
	<u>\$2,428,599 15</u>

## ASSETS.

Premium notes, less assessments.....	\$166,311 79
Subject to call) on securities, the market value of which is \$10,000.....	10,000 00
Company's principal office, \$611.00; cash in bank, \$10,311.31.....	10,922 97
And accrued on cash loans.....	132 15
Assets in due course of collection, not more than three months due.....	<u>5,388 04</u>
Amount of all the available assets of the company.....	<u>\$192,754 95</u>

## Items not Admitted as Available Assets.

Section and Map Co. stock.....	\$300 00
Fixtures.....	<u>1,792 00</u>
	<u>\$2,092 00</u>

## LIABILITIES.

Amount of unpaid losses.....	\$4,
Amount of reserve on all outstanding risks.....	8,
Commissions and brokerage.....	
Aggregate liabilities.....	\$13,

## INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$59,616 97
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	6,078 84
Net amount of cash actually received for premiums.....	\$53,
Interest received.....	
Premium or deposit notes taken during the year (carried inside).....	\$75,716 86
Aggregate cash income.....	\$53,

## EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$23,388 89
Deduct amounts actually received for re-insurance.....	1,299 94
Net amount paid on losses (of which \$3,850 belonged to prior years).....	\$22,
Cash dividends actually paid.....	2,
Paid or allowed during the year for commissions and brokerage.....	5,
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	7,
Paid State, national, and local taxes, in this and other States.....	
Furniture and fixtures, \$245.33; traveling expenses, \$1,706.56.....	1,
All other payments, viz.: Incidental expense, \$1,427.46; re-insurance, \$2,129.47.....	3,
Amount of premium or deposit notes returned to members (carried inside).....	\$57,124 95
Aggregate cash expenditures.....	\$42,

## MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Prem Then</i>
In force December 31st, 1888.....		\$1,216,245 08	\$38,
Written during the year.....		2,146,221 07	55,
Total.....		\$3,362,466 15	\$88,
Deduct expirations.....		933,867 00	16,
In force at the end of the year.....		\$2,428,599 15	\$71,
Deduct amount re-insured.....		20,250 00	
Net amount in force December 31st, 1889.....		\$2,408,349 15	\$70,

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$116,
Total amount of cash dividends declared since the company commenced business.....	8,
Assessments made during the year.....	
Losses paid from organization to date.....	42,
Losses incurred during the year, fire.....	23,

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire risks taken.....	<i>Fire</i>
Premiums received.....	\$790,
Losses paid.....	19,
Total losses incurred during the year in the State of Michigan.....	14,

JACKSON FARMERS' MUTUAL FIRE INSURANCE  
COMPANY,

LOCATED AT GRASS LAKE.

(Incorporated March 15, 1878.)

Doing business in the counties of Jackson and Washtenaw.

DWEILL, *President*, - - - - - CHARLES CASSEDY, *Secretary*.  
P. O. address of Secretary, Grass Lake.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Members December 31, 1888.....	371
Increase, 41; decrease, 17; net increase during the year.....	24
Members December 31, 1889.....	395

## RISKS.

December 31, 1888.....	\$732,550
During the year.....	47,975
.....	\$780,525
Withdrawn or canceled during the year.....	27,350
Balance December 31, 1889.....	\$753,175

## RESOURCES.

.....	\$4 90
.....	\$27.40
.....	8 80
.....	\$13 70

## LIABILITIES.

## INCOME.

.....	\$29 68
.....	64 38
.....	3 70
.....	\$97 76
.....	51 42
.....	\$149 18

## EXPENDITURES.

.....	\$5 00
.....	75 20
.....	30 18
.....	\$110 38

## MISCELLANEOUS.

.....	None.
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## FARMERS' HOME MUTUAL FIRE INSURANCE COMPANY

LOCATED AT FLINT.

(Incorporated June 4, 1880.)

Doing business in the county of Genesee.

HENRY B. DILLER, *President*.W. H. LONG, *Secretary*.

P. O. address of Secretary, L.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888	.....	
Number of increase, 176; decrease, 13; net increase during the year	.....	
Number of members December 31, 1889	.....	

## RISKS.

Amount in force at organization	.....	\$225,000
Amount added during the year	.....	98,070
Total	.....	\$323,070
Amount withdrawn or canceled during the year	.....	30,400
Amount in force December 31, 1889	.....	\$292,670

## RESOURCES.

Cash on hand	.....	\$1,000
Assessments of past year uncollected	.....	
Nature and amount of all other resources, viz.: Assessment roll for 1890, {		
ordered by directors Dec. 29, 1889	.....	\$2,858 40
Total available resources	.....	\$3,858 40

## LIABILITIES.

For losses due and payable	.....	\$1,000
Due or to become for borrowed money	.....	1,000
Nature and amount of all other claims, viz.: Due for interest	.....	
Total liabilities	.....	\$2,000

## INCOME.

Cash collected on assessments levied during the year	.....	\$1,000
Cash from membership or policy fees	.....	
Cash income from all other sources, borrowed money	.....	1,000
Total receipts and income	.....	\$2,000

## EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	.....	\$1,000
Salaries and fees paid to officers and directors (Schedule A)	.....	
Expenses of organization	.....	
All other expenditures (Schedule B)	.....	
Total expenses paid during the year	.....	\$1,000

MISCELLANEOUS.

assessments made during the year	Two.
assessments made during the year	\$198 25
assessment on property insured	.0012
or expenses allowed to accumulate before an assessment is ordered: No particular	

BERRIEN COUNTY MUTUAL FIRE INSURANCE ASSOCIATION,  
OF BERRIEN AND CASS COUNTIES.

(Incorporated January 4, 1890.)

Doing business in the counties of Berrien and Cass.

W. H. BUCHANAN, *President*. OSMOND C. HOWE, *Secretary*.

P. O. address of Secretary, Buchanan.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

Members December 31, 1888	1,806
increase, 661; decrease, 333; net increase during the year	328
Members December 31, 1889	2,224

RISKS.

December 31, 1888	\$2,494,087 00
During the year	861,600 00
Renewed or canceled during the year	\$3,355,687 00
Balance December 31, 1889	494,645 00
	\$2,861,042 00

RESOURCES.

Assets of prior year uncollected	\$190 24
Assets of prior years uncollected	18 44
Assets of resources	\$178 68

LIABILITIES.

Assets of prior year uncollected	\$2,000 00
Assets of prior years uncollected	630 00
Assets of resources	\$2,630 00

INCOME.

assessments levied during the year	\$4,767 41
assessments levied in prior years	198 76
membership or policy fees	184 00
renewed or decreased insurance	31 50
on surrendered policies, etc.	28 39
on borrowed money	1,830 00
	\$7,040 06
at close of preceding year	196 47
	29 42
and income	\$7,265 95



## EXPENDITURES.

Losses paid during the year (of which \$3,700 00 occurred in prior years).....	\$0
Salaries and fees paid to officers and directors (Schedule A).....	
Assessments charged off as uncollectable (carried inside).....	\$58 76
Interest on borrowed money.....	
All other expenditures (Schedule B).....	
Total expenses during the year.....	\$7

## MISCELLANEOUS.

Number of assessments made during the year.....	\$
Amount of assessments made during the year.....	
Rate per cent of assessment on property insured.....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of or	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY,

### OF ALLEGAN AND OTTAWA COUNTIES.

(Incorporated May 25, 1870.)

Doing business in the counties of Allegan and Ottawa.

WM. F. HARDEN, *President*. - - - - - HEIN LANKHEET, *Sec*  
P. O. address of Secretary, A

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....	
Number of increase, 256; decrease, 43; net increase during the year.....	
Number of members December 31, 1889.....	

## RISKS.

Amount in force December 31, 1888.....	\$3,472,557	
Amount added during the year.....	364,865	
Total.....		\$3,837,422
Amount withdrawn or canceled during the year.....		70,005
Amount in force December 31, 1889.....		\$3

## RESOURCES.

Cash in hands of agents, \$19.74; cash in bank, \$331.46.....	
Assessments of past year uncollected (estimated).....	
Assessments in hands of collectors.....	
Total available resources.....	\$

## LIABILITIES.

For losses not matured.....	\$
Total liabilities.....	\$

## INCOME.

received during the year	\$738 33
assessments levied during the year	5,520 87
assessments levied in prior years	943 80
membership or policy fees	510 00
interest during the year	2,810 41
on all other sources; received of John H. Eppink	150 00
cancellation fees	7 23
	<hr/>
at close of preceding year	\$10,670 13
	747 09
and income	<hr/>
	\$11,417 22

## EXPENDITURES.

during the year (of which \$181.48 occurred in prior years)	\$3,783 96
paid to officers and directors (Schedule A)	515 52
remitted to assured) by agent or collectors	874 16
money	5,164 41
	254 74
itures (Schedule B)	473 23
	<hr/>
es paid during the year	\$11,066 02

## MISCELLANEOUS.

assessments made during the year	One.
assessments made during the year (estimated)	\$6,205 91
assessment on property insured	.00175
or expenses allowed to accumulate before an assessment is ordered; No stated amount.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY,

## OF BARRY AND EATON COUNTIES.

(Incorporated October 2, 1883.)

Doing business in the counties of Barry and Eaton.

President, - - - - - D. W. ROGERS, Secretary.

P. O. address of Secretary, Hastings.

(Statement of condition, December 31, 1889.)

## MEMBERSHIPS.

members December 31, 1888	3,402
increase, 590; decrease, 130; net increase during the year	454
members December 31, 1889	<hr/>
	3,856

## RISKS.

December 31, 1888	\$5,174,865
during the year	527,300
	<hr/>
	\$5,702,165
withdrawn or canceled during the year	188,775
	<hr/>
balance December 31, 1889	\$5,513,390

## RESOURCES.

Cash on hand.....	\$1
Assessments of past year uncollected.....	8
Nature and amount of all other resources, viz.: Due from agents.....	
Total available resources.....	\$10

## LIABILITIES.

For losses due and payable.....	
For losses not matured.....	\$1
Due or to become for borrowed money.....	8
Nature and amount of all other claims, viz.: Due officers (estimated).....	
Total liabilities.....	\$10

## INCOME.

Premium or deposit notes taken during the year.....	\$225 18
Cash premiums received during the year.....	
Cash collected on assessments levied during the year.....	1
Cash collected on assessments levied in prior years.....	10
Cash from membership or policy fees.....	
Cash income from all other sources: Loans to pay losses.....	8
Total income.....	\$21
Add cash balance at close of preceding year.....	2
Total receipts and income.....	\$24

## EXPENDITURES.

Losses paid during the year (of which \$1,789.15 occurred in prior years).....	\$5
Salaries and fees paid to officers and directors (Schedule A).....	13
Paid borrowed money.....	
Interest on borrowed money.....	1
All other expenditures (Schedule B).....	
Total expenses paid during the year.....	\$22

## MISCELLANEOUS.

Number of assessments made during the year.....	
Amount of assessments made during the year.....	\$10
Rate per cent of assessment on property insured.....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: An asses- ordered October 1, each year.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF BRANCH COUNTY.

(Incorporated February 26, 1863.)

Doing business in the county of Branch.

JOHN H. JONES, *President.*J. C. PIERCE, *Secr*

P. O. address of Secretary, Coldwater

(Statement of condition December 31, 1889.)

# FARMERS' MUTUAL FIRE INSURANCE COMPANY.

383

## MEMBERSHIPS.

Members December 31, 1888.....	2,432
Decrease, 152; decrease, 153; net decrease during the year.....	-1
Members December 31, 1889.....	2,431

## RISKS.

December 31, 1888.....	\$4,403,904
During the year.....	232,658
.....	\$4,636,562
.....	315,082
.....	\$4,321,480

## RESOURCES.

.....	\$109 62
.....	6,261 33
.....	\$6,370 95

## LIABILITIES.

.....	\$5,325 50
.....	700 00
.....	500 00
.....	\$5,525 50

## INCOME.

.....	\$10,691 03
.....	152 00
.....	266 40
.....	\$11,109 43
.....	19 15
.....	\$11,128 58

## EXPENDITURES.

.....	\$9,922 99
.....	236 75
.....	418 40
.....	440 82
.....	\$11,018 96

## MISCELLANEOUS.

.....	Three.
.....	\$6,361 33
.....	.0015
.....	losses of the



# FARMERS' MUTUAL FIRE INSURANCE COMPANY, OF CALHOUN COUNTY.

(Incorporated April 4, 1862.)

Doing business in the county of Calhoun.

H. H. GARFIELD, *President.*H. N. McCORMICK, *Secretary.*

P. O. address of Secretary, Marengo

(Statement of condition December 31, 1889.)

**MEMBERSHIPS.**

Number of members December 31, 1888	2.
Number of increase, 160; decrease, 142; net increase during the year	
Number of members December 31, 1889	2.

**RISKS.**

Amount in force December 31, 1888	\$4,807,384	
Amount added during the year	429,885	
Total		\$4,797,219
Amount withdrawn or canceled during the year		489,486
Amount in force December 31, 1889		\$4,357,733

**RESOURCES.**

Cash on hand	\$685
Assessments of past year uncollected	171
Total available resources	\$857

**LIABILITIES.**

For losses due and payable	No.
Nature and amount of all other claims, viz.: Balance due officers of the company	183
Total liabilities	\$183

**INCOME.**

Cash collected on assessments levied during the year	\$11,627
Cash collected on assessments levied in prior years	21
Cash from membership or policy fees	379
Cash from increased or decreased insurance	61
Total income	\$12,060
Add cash balance at close of preceding year	721
Total receipts and income	\$12,811

**EXPENDITURES.**

Losses paid during the year (of which \$857.24 occurred in prior years)	\$10,882
Salaries and fees paid to officers and directors (Schedule A)	837
Receiver's commissions	143
Assessments charged off as uncollectable (carried inside)	\$150 97
All other expenditures (Schedule B)	322
Total expenses paid during the year	\$12,126

MISCELLANEOUS.

Assessments made during the year.....	Two.
Assessments made during the year.....	\$11,799 80
Assessment on property insured.....	.0027
Assessments or expenses allowed to accumulate before an assessment is ordered: Assessments	
made on October 1 when necessary.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF CASS COUNTY.

(Incorporated May 8, 1863.)

Doing business in the counties of Cass, Berrien and Van Buren.

President. - - - - - CYRUS TUTHILL, Secretary.

P. O. address of Secretary, Dowagiac.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

Members December 31, 1888.....	3,347
Assessments, 304; decrease, 172; net increase during the year.....	132
Members December 31, 1889.....	3,479

RISKS.

Amount December 31, 1888.....	\$5,596,215
Amount during the year.....	506,065
Amount or canceled during the year.....	\$6,102,280
Amount December 31, 1889.....	318,275
	\$5,784,005

RESOURCES.

Assets December 31, 1888.....	\$4 29
Assets for year uncollected.....	276 64
Assets for years uncollected (carried inside).....	\$279 79
Assets resources.....	\$290 98

LIABILITIES.

Liabilities December 31, 1888.....	\$35 50
Liabilities for year uncollected.....	2,061 28
Liabilities due for borrowed money.....	7,920 74
Liabilities.....	\$10,067 47

## INCOME.

Cash collected on assessments levied during the year .....	\$10,708
Cash collected on assessments levied in prior years .....	92
Cash from membership or policy fees .....	920
Cash from increased or decreased insurance .....	147
Cash income from all other sources: Borrowed money .....	7,920
Total income .....	\$19,797
Add cash balance at close of preceding year .....	123
Total receipts and income .....	\$19,911

## EXPENDITURES.

Losses paid during the year (of which \$1,701.75 occurred in prior years) .....	\$11,910
Salaries and fees paid to officers and directors (Schedule A) .....	1,388
Fees retained (or remitted to assured) by agent or collectors .....	340
Assessments charged off as uncollectible (carried inside) .....	\$325 58
Paid borrowed money .....	5,134
Interest on borrowed money .....	812
Paid Jesse Garwood's order given in 1888 .....	823
All other expenditures (Schedule B) .....	
Total expenses paid during the year .....	\$19,910

## MISCELLANEOUS.

Number of assessments made during the year .....	0
Amount of assessments made during the year .....	\$10,097
Rate per cent of assessment on property insured .....	
Amount re-assessed to cover deficiencies of former assessments .....	\$325
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No special amount.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY,

### OF CHARLEVOIX, EMMET AND CHEBOYGAN COUNTIES.

(Incorporated December 3, 1888.)

Doing business in the counties of Charlevoix, Emmet and Cheboygan.

GEORGE M. WOOD, *President*. - - - - - FRANKLIN M. CHASE, *Secretary*  
P. O. address of Secretary, Boyne City

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888 .....	
Number of increase, 133; decrease, 40; net increase during the year .....	
Number of members December 31, 1889 .....	

## RISKS.

Amount in force December 31, 1888 .....	\$257,750
Amount added during the year .....	157,260
Total .....	\$415,010
Amount withdrawn or canceled during the year .....	63,550
Amount in force December 31, 1889 .....	\$351,460

## RESOURCES.

.....	\$19 56
of past year uncollected.....	268 05
amount of all other resources, viz.: Premiums due.....	52 89
.....	
available resources.....	<u>\$340 50</u>

## LIABILITIES.

.....	\$290 42
amount of all other claims, viz.: Due officers, etc., for services.....	26 60
.....	
liabilities.....	<u>\$257 02</u>

## INCOME.

.....	\$184 01
ed on assessments levied during the year.....	478 63
membership or policy fees.....	199 50
increased or decreased insurance.....	7 00
from all other sources: On account special agent.....	1 50
.....	
come.....	<u>\$820 64</u>
balance at close of preceding year.....	17 32
.....	
ceipts and income.....	<u>\$887 96</u>

## EXPENDITURES.

.....	\$419 58
fees paid to officers and directors (Schedule A).....	112 95
d (or remitted to assured) by agent or collectors.....	199 50
penditures (Schedule B).....	86 37
.....	
enses paid during the year.....	<u>\$818 40</u>

## MISCELLANEOUS.

.....	One.
assessments made during the year.....	\$650 00
assessments made during the year.....	.0025
t of assessment on property insured.....	

FARMERS' MUTUAL FIRE INSURANCE COMPANY,  
OF CLINTON COUNTY.

(Incorporated May 12, 1863.)

Doing business in the counties of Clinton and Gratiot.)

CONN, *President.* - - - - - FRANK CONN, *Secretary.*

P. O. address of Secretary, St. Johns.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

members December 31, 1888.....	2,951
increase, \$65; decrease, \$24; net increase during the year.....	41
.....	
of members December 31, 1889.....	<u>2,992</u>



## RISKS.

Amount in force December 31, 1888.....	\$3,744,685	
Amount added during the year.....	824,012	
Total.....		\$4,568,647
Amount withdrawn or canceled during the year.....		698,219
Amount in force December 31, 1889.....		\$3,870,428

## RESOURCES.

Cash on hand.....	\$599
Assessments of past year uncollected.....	629
Total available resources.....	\$1,228

## LIABILITIES.

For losses not matured.....	\$4,008
For losses resisted.....	106
Total liabilities.....	\$4,115

## INCOME.

Cash collected on assessments levied during the year.....	\$6,065
Cash collected on assessments levied in prior years.....	853
Total income.....	\$6,418
Add cash balance at close of preceding year.....	54
Total receipts and income.....	\$6,473

## EXPENDITURES.

Losses paid during the year (of which \$2,743.47 occurred in prior years).....	\$4,385
Salaries and fees paid to officers and directors (Schedule A).....	511
Collectors' commissions.....	156
Interest paid.....	251
Assessments charged off as uncollectable (carried inside).....	\$371 42
All other expenditures (Schedule B).....	569
Total expenses paid during the year.....	\$5,874

## MISCELLANEOUS.

Number of assessments made during the year.....	On
Amount of assessments made during the year.....	\$6,694
Rate per cent of assessment on property insured.....	.00
Amount of losses or expenses allowed to accumulate before an assessment is ordered.....	One year

FARMERS' MUTUAL FIRE INSURANCE COMPANY,  
OF GLADWIN, MIDLAND AND CLARE.

(Incorporated July 10, 1888.)

Doing business in the Counties of Gladwin, Midland and Clare.

RAYMOND, *President.* - - - - - JNO. M. KNOX, *Secretary.*

P. O. address of Secretary, Gladwin.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

Members December 31, 1888.....	130
of members December 31, 1889.....	130

RISKS.

Force December 31, 1888.....	\$152,575
d during the year.....	None.
.....	\$152,575
drawn or canceled during the year.....	2,200
in force December 31, 1889.....	\$150,375

RESOURCES.

of past year uncollected.....	\$225 15
available resources.....	\$225 15

LIABILITIES.

e and payable.....	\$106 66
ilities.....	\$106 66

INCOME.

d on assessments levied during the year.....	\$111 71
ceipts and income.....	\$111 71

EXPENDITURES.

during the year.....	\$60 00
fees paid to officers and directors (Schedule A).....	51 71
enses paid during the year.....	\$111 71

MISCELLANEOUS.

assessments made during the year.....	Two.
assessments made during the year.....	\$387 86
of assessment on property insured.....	.0022

# FARMERS' MUTUAL FIRE INSURANCE COMPANY, OF GRAND TRAVERSE, ANTRIM AND LEELENAW COUNTIES.

(Incorporated November 9, 1875.)

Doing business in the counties of Grand Traverse, Antrim and Leelenaw.

JAMES H. MONROE, *President.*H. E. STEWART, *Secretary.*

P. O. address of Secretary, Traverse City.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....	
Number of increase, 337; decrease, 87; net increase during the year.....	
Number of members December 31, 1889.....	

## RISKS.

Amount in force December 31, 1888.....	\$724,705	
Amount added during the year.....	356,435	
Total.....		\$1,081,140
Amount withdrawn or canceled during the year.....		118,810
Amount in force December 31, 1889.....		\$962,330

## RESOURCES.

Cash on hand.....	\$96,330
Total available resources.....	\$96,330

## LIABILITIES.

For losses resisted.....	\$3,000
Total liabilities.....	\$3,000

## INCOME.

Cash collected on assessments levied during the year.....	\$1,300
Cash from increased insurance and premiums.....	200
Total income.....	\$1,500
Add cash balance at close of preceding year.....	100
Total receipts and income.....	\$1,700

## EXPENDITURES.

Losses paid during the year (of which \$9.37 occurred in prior years).....	\$4,000
Salaries and fees paid to officers and directors (Schedule A).....	200
All other expenditures (Schedule B).....	100
Total expenses paid during the year.....	\$4,300

## MISCELLANEOUS.

Number of assessments made during the year.....	
Amount of assessments made during the year.....	\$1,400
Rate per cent of assessment on property insured.....	1
Amount of losses or expenses allowed to accumulate before an assessment if ordered.....	N

## FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF GRATIOT AND ISABELLA COUNTIES.

(Incorporated May 27, 1872.)

Did business in the Counties of Gratiot and Isabella.

CK, *President.* - - - - - GEO. S. ALDRICH, *Secretary.*  
P. O. address of Secretary, Alma.

ceived from this company for the year 1889. Under date of November 25, 1889, H. W. Walker,  
er, reports "All policies in above named company were canceled by notice, as per action of  
ors, in January last." No new business has been done since July 1888.

## FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF HILLSDALE COUNTY.

(Incorporated February 13, 1863.)

Doing business in the county of Hillsdale.

EN, *President.* - - - - - JOEL B. NORRIS, *Secretary.*  
P. O. address of Secretary, Hillsdale.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

members December 31, 1888, as corrected	3,611
crease, 284; decrease, 78; net increase during the year	206
members December 31, 1889	3,817

## RISKS.

ce December 31, 1888, as corrected	\$0,762,851
during the year	431,009
	\$7,193,860
rawn or canceled during the year	195,772
force December 31, 1889	\$6,998,088

## RESOURCES.

past year uncollected	\$402 29
	630 29
able resources	\$1,032 58

## LIABILITIES.

For losses due and payable .....	
Total liabilities .....	

## INCOME.

Cash collected on assessments levied during the year .....	\$9,1
Cash collected on assessments levied during the year, retained by collectors .....	4
Cash collected on assessments levied in prior years .....	4
Cash from membership or policy fees .....	2
Cash from increased or decreased insurance .....	4
Cash income from all other sources: Borrowed money .....	4,5
Total income .....	\$15,5
Add cash balance .....	8
Total receipts and income .....	\$16,5

## EXPENDITURES.

Losses paid during the year (of which \$264.58 occurred in prior years) .....	\$9,2
Salaries and fees paid to officers and directors (Schedule A) .....	0
Fees retained (or remitted to assured) by agent or collectors .....	4
Fees to agents for writing policies .....	1
Paid borrowed money .....	4,5
Interest on borrowed money .....	1
All other expenditures (Schedule B) .....	8
Total expenses paid during the year .....	\$16,5

## MISCELLANEOUS.

Number of assessments made during the year .....	
Amount of assessments made during the year .....	\$10,
Rate per cent of assessment on property insured .....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessments once a year for losses and expenses.	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY, OF INGHAM COUNTY.

(Incorporated July 31, 1862.)

Doing business in the county of Ingham.

RICHARD J. BULLEN, *President*. - - - - - ORVILLE F. MILLER, *Secretary*.

P. O. address of Secretary, M

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888 .....	
Number of increase, 577; decrease, 414; net increase during the year .....	
Number of members December 31, 1889 .....	



## RISKS.

in force December 31, 1888.....	\$4,463,611	
added during the year.....	869,587	
		\$5,323,198
withdrawn or canceled during the year.....		602,826
in force December 31, 1889.....		<u>\$4,690,372</u>

## RESOURCES.

ad.....	\$1,827 65
of past year uncollected.....	\$17 26
of prior years uncollected.....	54 69
available resources.....	<u>\$1,699 60</u>

## LIABILITIES.

income due for borrowed money.....	\$3,200 00
liabilities.....	<u>\$3,200 00</u>

## INCOME.

ted on assessments levied during the year.....	\$7,595 87
ted on assessments levied in prior years.....	98 84
membership or policy fees.....	390 00
increased or decreased insurance.....	15 00
ne from all other sources: Borrowed money.....	4,135 29
s missed in previous years.....	16 70
income.....	<u>\$12,235 70</u>
balance at close preceding year.....	205 90
receipts and income.....	<u>\$12,441 60</u>

## EXPENDITURES.

d during the year (of which \$4.00 occurred in prior years).....	\$6,212 76
d fees paid to officers and directors (Schedule A).....	388 30
ed (or remitted to assured) by agent or collectors.....	375 00
wed money and interest.....	2,820 41
penditures (Schedule B).....	1,822 48
expenses paid during the year.....	<u>\$11,113 95</u>

## MISCELLANEOUS.

assessments made during the year.....	One.
assessments made during the year.....	\$7,962 45
nt of assessment on property insured.....	.00175

# FARMERS' MUTUAL FIRE INSURANCE COMPANY, OF IONIA COUNTY.

(Incorporated October 29, 1863.)

Doing business in the county of Ionia.

A. M. WILLETT, *President.*J. L. FOWLE, *Secy.*

P. O. address of Secretary, I

(Statement of condition December 31, 1889.)

**MEMBERSHIPS.**

Number of members December 31, 1888.....  
 Number of increase, 69; decrease, 44; net increase during the year.....  
 Number of members December 31, 1889.....

**RISKS.**

Amount in force December 31, 1888.....	\$4,561,162	
Amount added during the year.....	140,102	
Total.....		\$4,701,264
Amount withdrawn or canceled during the year.....		96,996
Amount in force December 31, 1889.....		\$4,604,268

**RESOURCES.**

Whole amount of premium or deposit notes and accounts belonging to the company.....	\$204 06
Cash on hand.....	
Assessments of past year uncollected.....	
Assessments of prior years uncollected (inside).....	\$155 85
Nature and amount of all other resources, viz.: Due from Lowell National Bank.....	
Total available resources.....	

**LIABILITIES.**

Due or to become for borrowed money.....	\$
Total liabilities.....	\$

**INCOME.**

Cash premiums received during the year.....	
Cash collected on assessments levied during the year.....	
Cash collected on assessments levied in prior years.....	
Cash from membership or policy fees.....	
From loans to pay losses.....	
Cash income from all other sources: From Lowell National Bank.....	
Interest and discount on losses paid before due.....	
Total income.....	\$1
Add cash balance at close of preceding year.....	
Total receipts and income.....	\$1

FARMERS' MUTUAL FIRE INSURANCE COMPANY.

395

EXPENDITURES.

ing the year (of which \$16.83 occurred in prior years)	\$6,914 88
s paid to officers and directors (Schedule A)	900 00
agents	123 00
money	3,610 00
count	331 65
litures (Schedule B)	399 45
ees paid during the year	<u>\$12,278 98</u>

MISCELLANEOUS.

ments made during the year	One.
ments made during the year	\$8,363 13
assessment on property insured (one and one-half mills)	.0015
s or expenses allowed to accumulate before an assessment is ordered: An assessment can when there is less than \$300 in the treasury.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY,  
OF JACKSON COUNTY.

(Incorporated January 16, 1862.)

Doing business in the county of Jackson.

YNLEY, *President.* - - - - - BENJ. TRUMBULL, *Secretary.*

P. O. address of Secretary, Jackson.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

bers December 31, 1888	2,232
ase, 175; decrease, 50; net increase during the year	125
members December 31, 1889	<u>2,357</u>

RISKS.

December 31, 1888	\$4,776,065
uring the year	311,085
	<u>\$5,087,150</u>
own or canceled during the year	97,140
orce December 31, 1889	<u>\$4,990,010 00</u>

RESOURCES.

ast year uncollected	\$1,063 31
unt of all other resources, viz.: Due for new insurance	3,902 17
	90 00
ble resources	<u>\$5,055 48</u>



## LIABILITIES.

For losses due and payable.....  
 Nature and amount of all other claims, viz.: Accrued salaries of officers.....  
 Total liabilities.....

## INCOME.

Cash collected on assessments levied during the year.....  
 Cash collected on assessments levied in prior years.....  
 Cash from membership or policy fees and from increased or decreased insurance.....  
 Cash income from all other sources: Borrowed money.....  
 Total income.....  
 Add cash balance at close of preceding year.....  
 Total receipts and income.....

## EXPENDITURES.

Losses paid during the year (of which \$75.00 occurred in prior years).....  
 Salaries and fees paid to officers and directors (Schedule A).....  
 Assessments charged off as uncollectible.....  
 Paid borrowed money and interest.....  
 All other expenditures (Schedule B).....  
 Total expenses paid during the year.....

## MISCELLANEOUS.

Number of assessments made during the year.....  
 Amount of assessments made during the year.....  
 Rate per cent of assessment on property insured (1¼ mills).....  
 Amount of losses or expenses allowed to accumulate before an assessment is ordered: No fixed

## FARMERS' MUTUAL FIRE INSURANCE COMPANY

### OF KALAMAZOO.

(Incorporated February 17, 1868.)

Doing business in the county of Kalamazoo.

WILLIAM H. COBB, *President*. - - - - - RICHARD A. SYKES, *Secretary*.

P. O. address of Secretary, Kalamazoo.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....  
 Number of increase, 166; decrease, 67; net increase during the year.....  
 Number of members December 31, 1889.....

## RISKS.

December 31, 1888.....	\$3,935,835	
During the year.....	561,390	
.....		\$4,497,225
.....		293,260
.....		
Since December 31, 1889.....	*	\$4,203,965

## RESOURCES.

.....		\$8,460 69
.....		162 72
.....	\$53 78	
.....		
.....		\$8,623 41

## LIABILITIES.

.....		None.
.....		None.

## INCOME.

.....		\$8,151 05
.....		30 80
.....		143 00
.....		404 33
.....		
.....		\$8,728 18
.....		6,017 65
.....		
.....		\$14,745 83

## EXPENDITURES.

.....		\$5,279 61
.....		894 00
.....	\$141 63	
.....		141 63
.....		
.....		6,285 24

## MISCELLANEOUS.

.....		One.
.....		\$8,313 77
.....		.002
.....		None.
.....		None.

**FARMERS' MUTUAL FIRE INSURANCE COMPANY,**  
OF KALKASKA, MISSAUKEE AND WEXFORD COUNTIES.

(Incorporated June 16, 1886.)

Doing business in the counties of Kalkaska, Missaukee and Wexford.

WILLIAM DICK, *President.* - - - - - J. DIX BROWN, *Sec.*

P. O. address of Secretary, South Board

(Statement of condition December 31, 1889.)

**MEMBERSHIPS.**

Number of members December 31, 1888.....	
Number of decrease during the year.....	
Number of members December 31, 1889.....	

**RISKS.**

Amount in force December 31, 1888.....	\$221,390
Amount added during the year.....	None.
Total.....	\$221,390
Amount withdrawn or canceled during the year.....	133,860
Amount in force December 31, 1889.....	

**RESOURCES.**

Whole amount of notes belonging to the company.....	\$46 36
Cash on hand.....	
Assessments of past year uncollected.....	
Assessments of prior years uncollected (carried inside).....	\$217 23
Total available resources.....	

**LIABILITIES.**

For losses due and payable.....	
Nature and amount of all other claims, viz.: Due officers.....	
Due lawyers, \$10.00; constable, \$3.60.....	
Total liabilities.....	

**INCOME.**

Cash premiums received during the year.....	
Cash collected on assessments levied during the year.....	
Cash collected on assessments levied in prior years.....	
Cash from membership or policy fees.....	
Cash from increased or decreased insurance.....	
Cash income from all other sources: Borrowed money.....	
Costs collected, \$79.21; collection fee and interest, \$107.92.....	
Notes collected, \$18.85; cancellation assessments, \$15.15.....	
Total income.....	
Add cash balance at close of preceding year.....	
Total receipts and income.....	

# FARMERS' MUTUAL FIRE INSURANCE COMPANY.

399

## EXPENDITURES.

during the year (of which \$426.08 occurred in prior years).....	\$586 14
paid to officers and directors (Schedule A).....	409 78
mitted to assured) by agent or collectors.....	7 45
on or deposit notes returned to members (carried inside).....	\$2 18
.....	312 90
ed money.....	1 08
res (Schedule B).....	400 77
paid during the year.....	<u>\$1,718 07</u>

## MISCELLANEOUS.

ents made during the year.....	Two.
assessments made during the year.....	\$1,694 74
assessment on property insured.....	.009
to cover deficiencies of former assessments.....	\$582 05
or expenses allowed to accumulate before an assessment is ordered: No specified	

# FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF KENT COUNTY.

(Incorporated March 18, 1868.)

Doing business in the county of Kent.

ON, President. - - - - - JOHN H. WITHEY, Secretary.

P. O. address of Secretary, Ada.

(Statement of condition December 31, 1899.)

## MEMBERSHIPS.

December 31, 1898.....	2,701
, 556; decrease, 258; net increase during the year.....	<u>98</u>
members December 31, 1899.....	<u>2,799</u>

## RISKS.

December 31, 1898.....	\$4,794,970
during the year.....	552,665
.....	\$5,347,635
or canceled during the year.....	<u>596,965</u>
December 31, 1899.....	<u>\$4,950,650</u>

## RESOURCES.

year uncollected.....	\$3,224 15
or years uncollected (carried inside).....	553 06
.....	\$3,908 35
resources.....	<u>\$3,577 21</u>



## LIABILITIES.

For losses not matured .....	\$1
For losses resisted .....	
Total liabilities .....	\$1

## INCOME.

Cash premiums received during the year .....	
Cash collected on assessments levied during the year .....	
Cash collected on assessments levied in prior years .....	
Cash from membership or policy fees .....	
Cash from increased or decreased insurance .....	
Cash income from all other sources: On canceled insurance .....	
On mortgage .....	
Total income .....	\$10
Add cash balance at close of preceding year .....	8
Total receipts and income .....	\$18

## EXPENDITURES.

Losses paid during the year (of which \$2,605.41 occurred in prior years) .....	\$9
Salaries and fees paid to officers and directors (Schedule A) .....	1
Interest on borrowed money .....	
All other expenditures (Schedule B) .....	
Total expenses paid during the year .....	\$11

## MISCELLANEOUS.

Number of assessments made during the year .....	
Amount of assessment made during the year .....	\$
Rate per cent of assessment on property insured .....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: \$5,000 to \$10,000 .....	

**FARMERS' MUTUAL FIRE INSURANCE COMPANY,**  
OF LAKE, OSCEOLA AND WEXFORD COUNTIES.

(Incorporated October 14, 1881.)

Doing business in the counties of Lake, Osceola and Wexford.

GEORGE H. BASSETT, *President*.      - - - - -      R. D. CUDDEBACK, *Secy.*  
P. O. address of Secretary, Cadillac.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888 .....	
Number of decrease, 27; net decrease during the year .....	
Number of members December 31, 1889 .....	

RISKS.

December 31, 1888	\$196,341	
during the year	Nothing.	
		\$196,341
drawn or canceled during the year		18,965
force December 31, 1889		\$122,386

RESOURCES.

past year uncollected	\$42 46
prior years uncollected	406 12
ount of all other resources, viz.: Notes, \$109.94; judgments, \$209.46; office furni-	1,270 15
	359 40
ources	\$2,078 13

LIABILITIES.

and payable	\$510 00
me for borrowed money	1,268 00
ount of all other claims, viz.: Officers and directors	179 50
ilities	\$1,957 50

INCOME.

on assessments levied during the year	\$100 06
on assessments levied in prior years	409 49
embership or policy fees	None.
me	\$509 55
nce at close of preceding year	111 89
pts and income	\$621 44

EXPENDITURES.

during the year (of which all occurred in prior years)	\$104 00
es paid to officers and directors (Schedule A)	386 98
arged off as uncollectible	\$308 89
money	124 20
nditures (Schedule B)	13 80
nces paid during the year	\$578 98

MISCELLANEOUS.

essments made during the year	One.
essments made during the year	\$506 18
of assessment on property insured	.004
essed	\$308 89

# FARMERS' MUTUAL FIRE INSURANCE COMPANY, OF LENAWEЕ COUNTY.

(Incorporated May 16, 1862.)

Doing business in the county of Lenawee.

Z. COOK, *President.*GEO. R. COCHRANE, *Secy.*

P. O. address of Secretary, Adm.

(Statement of condition December 31, 1889.)

**MEMBERSHIPS.**

Number of members December 31, 1888.....  
 Number of increase, 710; decrease, 578; net increase during the year.....  
 Number of members December 31, 1889.....

**RISKS.**

Amount in force December 31, 1888.....	\$10,304,768	
Amount added during the year.....	1,130,180	
Total.....		\$11,324,928
Amount withdrawn or canceled during the year.....		885,550
Amount in force December 31, 1889.....		\$10,439,378

**RESOURCES.**

Cash on hand, \$2,308.95; in treasurer's hands, \$47.27.....	\$2,356.22
Assessments of past year uncollected.....	9
Total available resources.....	\$12,395,722

**LIABILITIES.**

Due or to become for borrowed money.....	\$12,395,722
Total liabilities.....	\$12,395,722

**INCOME.**

Cash collected on assessments levied during the year.....	\$2,356.22
Cash collected on assessments levied in prior years.....	
Cash from membership or policy fees.....	12
Cash income from all other sources: Money borrowed to pay losses.....	\$16,027.58
Receipts of 1889.....	\$18,393.80

**EXPENDITURES.**

Losses paid during the year (of which \$489.58 occurred in prior years).....	\$10,439,378
Salaries and fees paid to officers and directors (Schedule A).....	
Fees retained (or remitted to assured) by agents and secretary.....	
Interest on borrowed money.....	
All other expenditures (Schedule B).....	
Total expenses paid during the year 1889.....	\$11,324,928

## MISCELLANEOUS.

ments made during the year ..... Thirteen.  
 ments made during the year ..... \$12,695 09  
 assessment on property insured, average about .00124 or \$1.24 on each \$1,000 insured.  
 or expenses allowed to accumulate before an assessment is ordered: Assessments made  
 when large.

FARMERS' MUTUAL FIRE INSURANCE COMPANY,  
 OF MACOMB COUNTY.

(Incorporated September 12, 1875.)

Doing business in the county of Macomb.

W. L. DICKEN, President. - - - - - WILLIAM L. DICKEN, Secretary.

P. O. address of Secretary, Romeo.

(Statement of condition December 31, 1899.)

## MEMBERSHIPS.

Members December 31, 1898.....	2,661
Increase, 163; decrease, 345; net decrease during the year.....	-182
Members December 31, 1899.....	2,479

## RISKS.

December 31, 1898.....	\$4,013,640
During the year.....	232,457
.....	\$4,246,067
.....	\$47,501
.....	\$3,898,566

## RESOURCES.

.....	\$39 31
.....	\$79 00
.....	34 00
.....	\$200 00
.....	\$73 31

## LIABILITIES.

.....	\$1,000 00
.....	\$1,000 00

## INCOME.

.....	\$2,857 74
.....	184 23
.....	1,000 00
.....	\$4,041 97
.....	38 98
.....	\$4,080 95



## EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	.....	\$
Salaries and fees paid to officers and directors (Schedule A)	.....	
Assessments charged off as uncollectible (carried inside)	.....	\$75 00
Paid borrowed money	.....	2.
Interest paid	.....	
All other expenditures (Schedule B)	.....	
Total expenses paid during the year	.....	\$4.

## MISCELLANEOUS.

Number of assessments made during the year	.....	\$
Amount of assessments made during the year	.....	\$2.
Rate per cent of assessment on property insured	.....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: no d amount.	.....	

**FARMERS' MUTUAL FIRE INSURANCE COMPANY,**  
OF MANISTEE, BENZIE AND MASON COUNTIES.

(Incorporated August 18, 1889.)

Doing business in the counties of Manistee, Benzie and Mason.

C. B. CANNIFF, *President*. - - - - - JOHN N. BRODIE, *Secy*  
P. O. address of Secretary, Bear L

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888	.....
Number of increase, 489; decrease, 2; net increase during the year	.....
Number of members December 31, 1889	.....

## RISKS.

Amount in force December 31, 1888	.....	None.
Amount added during the year	.....	\$619,805
Total	.....	\$619,805
Amount withdrawn or canceled during the year	.....	5,800
Amount in force December 31, 1889	.....	\$6

## RESOURCES.

Cash on hand	.....
Total available resources	.....

## LIABILITIES.

Nature and amount of all other claims, viz.: Officers salaries unpaid	.....	\$
Total liabilities	.....	\$

# FARMERS' MUTUAL FIRE INSURANCE COMPANY. 405

## INCOME.

received during the year.....	\$351 31
ts and income.....	<u>\$351 31</u>

## EXPENDITURES.

ng the year (of which none occurred in prior years).....	\$290 00
paid to officers and directors (Schedule A).....	36 60
itures (Schedule B).....	49 78
ses paid during the year.....	<u>\$346 38</u>

## MISCELLANEOUS.

ssments made during the year.....	None.
ssments made during the year.....	None.
ses or expenses allowed to accumulate before an assessment is ordered....	None.

# FARMERS' MUTUAL FIRE INSURANCE COMPANY,

## OF MONROE AND WAYNE COUNTIES.

(Incorporated May 14, 1863.)

Doing business in the counties of Monroe and Wayne.

President. - - - - - O. R. PATTENGELL, Secretary.

P. O. address of Secretary, Plymouth.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

bers December 31, 1888.....	4,866
ase, 458; decrease, 124; net increase during the year.....	334
members December 31, 1889.....	<u>5,200</u>

## RISKS.

December 31, 1888.....	\$8,036,061
uring the year.....	667,000
wn or canceled during the year.....	<u>\$8,703,061</u>
orce December 31, 1889.....	<u>\$8,486,851</u>

## RESOURCES.

ast year uncollected.....	\$4,657 38
rior years uncollected (carried inside).....	9,885 56
ole resources.....	<u>\$14,542 94</u>

## LIABILITIES.

For losses not matured.....	\$3.
For losses resisted.....	14,
Due or to become due for borrowed money.....	\$18,
Total liabilities.....	

## INCOME.

Cash collected on assessments levied during the year.....	\$6,
Cash collected on assessments levied in prior years.....	7,
Cash from membership or policy fees.....	1,
Cash income from all other sources: Loans.....	11,
Rebate.....	
Total income.....	\$36,
Add cash balance at close of preceding year.....	2,
Total receipts and income.....	\$38,

## EXPENDITURES.

Losses paid during the year (of which \$1,883.05 occurred in prior years).....	\$11,
Salaries and fees paid to officers and directors (Schedule A).....	8,
Paid borrowed money.....	2,
Interest.....	
All other expenditures (Schedule B).....	\$23,
Total expenses paid during the year.....	

## MISCELLANEOUS.

Number of assessments made during the year.....	\$15,
Amount of assessments made during the year.....	
Rate per cent of assessment on property insured.....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: All paid in days from settlement.....	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF OGEMAW, ARENAC AND IOSCO COUNTIES.

(Incorporated January 10, 1888.)

Doing business in the counties of Ogemaw, Arenac and Iosco.

JAMES CAMPBELL, *President*. - - - - - ALLAN S. ROSE, *Secy*

P. O. address of Secretary, Church

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....	
Number of increase, 45; decrease, 106; net decrease during the year.....	
Number of members December 31, 1889.....	

## RISKS.

in force December 31, 1898.....	\$422,571 00	
deducted during the year.....	48,975 00	
		\$471,546 00
withdrawn or canceled during the year.....		149,685 00
in force December 31, 1899.....		\$321,861 00

## RESOURCES.

and.....	\$17 75
of past year uncollected.....	606 62
of prior years uncollected.....	186 13
available resources.....	\$810 50

## LIABILITIES.

due and payable.....	\$570 52
not matured or resisted.....	300 00
income for borrowed money.....	100 00
amount of all other claims, viz.: Secretary's salary, \$250.00; printing bill, \$8.25.....	258 25
liabilities.....	\$1,228 77

## INCOME.

premiums received during the year.....	\$22 50
deducted on assessments levied during the year.....	848 05
deducted on assessments levied in prior years.....	106 87
membership or policy fees.....	48 15
increased or decreased insurance.....	2 95
income from all other sources: Borrowed money.....	404 03
income.....	\$1,432 05
balance at close of preceding year.....	77 87
receipts and income.....	\$1,509 92

## EXPENDITURES.

paid during the year (of which \$278.80 occurred in prior years).....	\$835 47
and fees paid to officers and directors (Schedule A).....	316 60
on borrowed money.....	300 00
on borrowed money.....	11 00
expenditures (Schedule B).....	29 10
expenses paid during the year.....	\$1,492 17

## MISCELLANEOUS.

assessments made during the year.....	Two.
assessments made during the year.....	\$1,454 82
amount of assessment on property insured, average, about.....	.008
of losses or expenses allowed to accumulate before an assessment is ordered:	No stated



**FARMERS' MUTUAL FIRE INSURANCE COMPANY,**  
OF OTTAWA AND ALLEGAN COUNTIES.

(Incorporated May 24, 1878.)

Doing business in the counties of Ottawa and Allegan.

KASPER LAHUIS, *President.* - - - - - ISAAC MARSELJE, *Secretary.*

P. O. address of Secretary, Holland.

(Statement of condition December 31, 1889.)

**MEMBERSHIPS.**

Number of members December 31, 1888.....	
Number of increase, 47; decrease, 78; net decrease during the year.....	
Number of members December 31, 1889.....	

**RISKS.**

Amount in force December 31, 1888.....		\$941,795
Amount added during the year.....		86,105
Total.....		\$1,027,900
Amount withdrawn or canceled during the year.....		126,685
Amount in force December 31, 1889.....		

**RESOURCES.**

Cash on hand.....	\$5,100
Assessments of past year uncollected.....	1,000
Assessments of prior years uncollected.....	7,000
Total available resources.....	\$13,100

**LIABILITIES.**

For losses due and payable.....	\$2,000
For losses resisted.....	0
Total liabilities.....	\$2,000

**INCOME.**

Cash premiums received during the year.....	\$1,000
Cash collected on assessments levied during the year.....	1,000
Cash collected on assessments levied in prior years.....	800
Cash from membership or policy fees.....	1,000
Cash income from all other sources.....	1,000
Total income.....	\$3,800
Add cash balance at close of preceding year.....	\$3,400
Total receipts and income.....	\$7,200

EXPENDITURES.

ring the year.....	\$1,388 27
e paid to officers and directors (Schedule A).....	828 37
money.....	1,000 00
rowed money.....	28 29
ditures (Schedule B).....	188 80
ases paid during the year.....	<u>\$3,923 23</u>

MISCELLANEOUS.

essments made during the year.....	One.
essments made during the year.....	\$2,149 30
f assessment on property insured, variable, average.....	.002
es or expenses allowed to accumulate before an assessment is ordered: No fixed amount.	

FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF SAGINAW COUNTY.

(Incorporated November 26, 1878.)

Doing business in the county of Saginaw.

MAACK, *President.* - - - - - JOHN LEIDLEIN, *Secretary.*

P. O. address of Secretary, Buena Vista.

(Statement of condition, December 31, 1889.)

MEMBERSHIPS.

umbers December 31, 1888.....	724
ease, 212; decrease, 27; net increase during the year.....	185
umbers December 31, 1889.....	<u>909</u>

RISKS.

e December 31, 1888.....	\$990,211
uring the year.....	290,932
	<u>\$1,281,143</u>
awn or canceled during the year.....	83,464
orce December 31, 1889.....	<u>\$1,247,679</u>

RESOURCES.

past year uncollected.....	\$369 29
unt of all other resources, viz.: Due from agents.....	578 51
	35 26
able resources.....	<u>\$778 06</u>

LIABILITIES.

and payable.....	\$680 16
unt of all other claims, viz.: Secretary's salary.....	200 00
ices.....	20 00
ities.....	<u>\$850 16</u>

## INCOME.

Cash premiums received during the year.....	\$3,000
Cash collected on assessments levied during the year.....	2,000
Cash collected on assessments levied in prior years.....	
Cash from membership or policy fees.....	
Cash from increased or decreased insurance.....	
Cash income from all other sources: On cancellation.....	
From agents due December 31, 1888.....	
Total income.....	\$5,000
Add cash balance at close of preceding year.....	
Total receipts and income.....	\$4,000

## EXPENDITURES.

Losses paid during the year (of which \$335.00 occurred in prior years).....	\$2,000
Salaries and fees paid to officers and directors (Schedule A).....	
Fees retained (or remitted to assured) by agent or collectors.....	
Assessments charged off as uncollectible (carried inside).....	\$33 02
Cash in hands of agents from last year's work.....	
Interest on borrowed money.....	
All other expenditures (Schedule B).....	
Total expenses paid during the year.....	\$3,000

## MISCELLANEOUS.

Number of assessments made during the year.....	
Amount of assessments made during the year.....	\$2,000
Rate per cent of assessment on property insured, variable, average.....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: No s	
amount.....	

## FARMERS' MUTUAL FIRE INSURANCE COMPANY,

### OF ST. CLAIR AND SANILAC COUNTIES.

(Incorporated June 17, 1887.)

Doing business in the counties of St. Clair and Sanilac.

JOSEPH STEVENSON, *President*. - - - - - EDWARD VINCENT, *Secretary*.

P. O. address of Secretary, Port Huron.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....	
Number of increase, 6; decrease, 55; net decrease during the year.....	
Number of members December 31, 1889.....	

## RISKS.

Amount in force December 31, 1888.....	\$147,991
Amount added during the year.....	6,700
Total.....	\$154,691
Amount withdrawn or canceled during the year.....	78,026
Amount in force December 31, 1889.....	

# FARMERS' MUTUAL FIRE INSURANCE COMPANY. 411

## RESOURCES.

past year uncollected.....	\$6 96
prior years uncollected (carried inside).....	1 97
able resources.....	\$8 98

## LIABILITIES.

ted.....	\$97 82
ities.....	\$97 82

## INCOME.

on assessments levied during the year.....	\$1,604 48
embership or policy fees.....	22 31
om all other sources.....	12 00
ne.....	\$1,638 79
ce at close of preceding year.....	262 52
pts and income.....	\$1,901 31

## EXPENDITURES.

ring the year.....	\$1,797 65
es paid to officers and directors (Schedule A).....	81 31
arged off as uncollectible (carried inside).....	\$97 92
nditures (Schedule B).....	15 39
nces paid during the year.....	\$1,894 35

## MISCELLANEOUS.

essments made during the year.....	One.
essments made during the year.....	\$1,781 60
f assessment on property insured.....	.0109
es or expenses allowed to accumulate before an assessment is ordered: No specified amount.	

# FARMERS' MUTUAL FIRE INSURANCE COMPANY,

## OF ST. JOSEPH COUNTY.

(Incorporated March 11, 1863.)

Doing business in the county of St. Joseph.

RRISON, *President.* - - - - - L. A. CLAPP, *Secretary.*

P. O. address of Secretary, Centreville.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

members December 31, 1888.....	1,447
rease, 122; decrease, 49; net increase during the year.....	73
members December 31, 1889.....	1,520



## RISKS.

Amount in force December 31, 1888.....	\$3,091,085	
Amount added during the year.....	207,875	
Total.....		\$3,298,960
Amount withdrawn or canceled during the year.....		125,180
Amount in force December 31, 1889.....		\$3,173,780

## RESOURCES.

Cash on hand.....	
Total available resources.....	

## LIABILITIES.

For losses not matured.....	\$3.
Nature and amount of all other claims, viz.: Due to directors.....	
Total liabilities.....	\$3.

## INCOME.

Cash collected on assessments levied during the year.....	\$3.
Cash from membership or policy fees.....	}
Cash from increased or decreased insurance.....	
Total receipts and income.....	\$3.

## EXPENDITURES.

Losses paid during the year (of which all occurred in prior years).....	\$2.
Salaries and fees paid to officers and directors (Schedule A).....	
Paid treasurer balance due from prior year.....	
All other expenditures (Schedule B).....	
Total expenses during the year.....	\$3.

## MISCELLANEOUS.

Number of assessments made during the year.....	
Amount of assessments made during the year.....	\$3.
Rate per cent of assessment on property insured.....	
Amount re-assessed to cover deficiencies of former assessments.....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of one.....	

**FARMERS' MUTUAL FIRE INSURANCE COMPANY,**  
OF VAN BUREN COUNTY.

(Incorporated August 3, 1883.)

Doing business in the county of Van Buren.

C. W. YOUNG, *President.*

E. L. WARNER, *Secy.*

P. O. address of Secretary, Paw P.

(Statement of condition December 31, 1889.)

## FARMERS' MUTUAL FIRE INSURANCE COMPANY.

413

## MEMBERSHIPS.

Members December 31, 1888.....	470
Increase, 57; decrease, 46; net increase during the year.....	11
Members December 31, 1889.....	481

## RISKS.

Force December 31, 1888.....	\$856,060
Decrease during the year.....	100,345
Force December 31, 1889.....	\$757,005
Withdrawn or canceled during the year.....	35,065
Force December 31, 1889.....	\$721,950

## RESOURCES.

Resources December 31, 1888.....	\$301 66
Decrease of past year uncollected.....	71 30
Resources December 31, 1889.....	\$372 96

## LIABILITIES.

## INCOME.

Income from assessments levied during the year.....	\$1,589 40
Income from assessments levied in prior years.....	7 75
Income from all other sources: Borrowed money.....	380 00
Income.....	\$1,977 15
Balance at close of preceding year.....	131 62
Receipts and income.....	\$2,108 77

## EXPENDITURES.

Expenses during the year (of which \$200.00 occurred in prior years).....	\$984 78
Fees paid to officers and directors (Schedule A).....	250 80
Expenses paid during the year.....	380 00
Expenses paid during the year.....	14 73
Expenses paid during the year.....	176 80
Expenses paid during the year.....	\$1,807 11

## MISCELLANEOUS.

Assessments made during the year.....	One.
Assessments made during the year.....	\$1,660 70
Amount of assessment on property insured.....	.0025
Losses or expenses allowed to accumulate before an assessment is ordered.....	Not any.

# GENESEE COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

LOCATED AT FLINT.

(Incorporated July 29, 1863.)

Doing business in the county of Genesee.

C. T. ROSENKRANS, *President*. - - - - - J. H. GOTTSHALL, *Secretary*.

P. O. address of Secretary, Flint.

(Statement of condition December 31, 1899.)

## MEMBERSHIPS.

Number of members December 31, 1888.....	
Number of increase, 560; decrease, 254; net increase during the year.....	
Number of members December 31, 1899.....	

## RISKS.

Amount in force December 31, 1888.....	\$5,692,846	
Amount added during the year.....	1,006,196	
Total.....	\$6,699,042	
Amount withdrawn or canceled during the year.....	562,073	
Amount in force December 31, 1899.....		\$6,136,969

## RESOURCES.

Cash balance.....		12
Assessments of year 1899 uncollected.....		
Assessments of prior years uncollected.....		
Total available resources.....		\$12,000,000

## LIABILITIES.

For losses due and payable.....		\$10,000,000
For losses not matured.....		
For losses resisted.....		
Due or to become for borrowed money.....		
Nature and amount of all other claims, viz.: Treasurer's and collector's fees.....		
Total liabilities.....		\$14,000,000

## INCOME.

Cash collected on assessments levied during 1888.....		\$7,000,000
Cash collected on assessments levied in prior years.....		
Cash from membership or policy fees.....		
Cash from increased decreased insurance.....		
Cash income from loans.....		
All other sources, viz.: From treasurer.....		
Canceled policies.....		
Total income.....		\$9,000,000
Add cash balance at close of preceding year.....		
Total receipts and income.....		\$9,000,000

## EXPENDITURES.

ing the year (of which \$5,872.64 occurred in prior years).....	\$7,550 22
s paid to officers and directors (Schedule A).....	230 12
or remitted to assured) by agent or collectors.....	800 00
ers.....	429 65
money.....	260 00
ditures (Schedule B).....	245 90
ses paid during the year.....	<u>\$9,515 89</u>

## MISCELLANEOUS.

ssments made during the year.....	One.
ssments made during the year.....	\$12,050 73
f assessment on property insured.....	.0022

BAPTIST BRETHREN FARMERS' MUTUAL FIRE  
INSURANCE COMPANY,

OF BARRY, IONIA AND KENT COUNTIES.

(Incorporated May 7, 1887.)

Doing business in the counties of Barry, Ionia and Kent.

*President.* - - - - - *S. D. KATHERMAN, Secretary.*

P. O. address of Secretary, Woodland.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

members December 31, 1888.....	205
ense, 185; decrease, 15; net increase during the year.....	<u>170</u>
members December 31, 1889.....	<u>375</u>

## RISKS.

December 31, 1888.....	\$235,233	
during the year.....	<u>228,245</u>	
		\$513,478
awn or canceled during the year.....		<u>24,690</u>
force December 31, 1889.....		<u>\$488,798</u>

## RESOURCES.

past year uncollected.....	\$30 86
prior years uncollected.....	241 85
	<u>21 50</u>
able resources.....	<u>\$344 21</u>



## LIABILITIES.

Due or to become for borrowed money and interest .....	\$2
Nature and amount of all other claims, viz.: Due secretary .....	
Collector's fees, pass book, postage and inspection of records .....	
Total liabilities .....	\$2

## INCOME.

Cash collected on assessments levied during the year .....	\$8
Cash collected on assessments levied in prior years .....	
Cash from membership or policy fees .....	1
Cash income from all other sources: Borrowed money .....	8
Total income .....	\$1,8
Add cash balance at close of preceding year .....	
Total receipts and income .....	\$1,8

## EXPENDITURES.

Losses paid during the year (of which none occurred in prior years) .....	\$8
Salaries and fees paid officers and directors (Schedule A) .....	
Fees retained (or remitted to assured) by agent or collectors and secretary .....	1
Interest .....	
Paid borrowed money .....	7
All other expenditures (Schedule B) .....	
Total expenses paid during the year .....	\$1,8

## MISCELLANEOUS.

Number of assessments made during the year .....	
Amount of assessments made during the year .....	\$1,0
Rate per cent of assessment on property insured, variable, about .....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not limited.	

## GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY

## OF MACOMB AND WAYNE COUNTIES.

(Incorporated June 13, 1874.)

Doing business in the counties of Macomb and Wayne.

CARL JUENGEL, *President.* - - - - - J. T. WEISS, *Secy.*

P. O. address of Secretary, Mt. Clemens.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888 .....	
Number of increase, 154; decrease, 27; net increase during the year .....	
Number of members December 31, 1889 .....	

# GERMAN FARMERS' MUTUAL FIRE INSURANCE CO.

417

## RISKS.

in force December 31, 1888.....	\$2,401,901	
added during the year.....	170,012	
.....		
.....		\$2,571,913
withdrawn or canceled during the year.....		28,725
.....		
in force December 31, 1889.....		\$2,548,188

## RESOURCES.

.....		\$1,752 83
.....		85 08
.....		
.....	\$21 24	
.....		
available resources.....		\$1,787 86

## LIABILITIES.

### INCOME.

.....	\$245 60
.....	4,911 69
.....	202 02
.....	187 48
.....	86 08
.....	
.....	\$5,682 87
.....	487 52
.....	
.....	\$6,120 39

### EXPENDITURES.

.....	\$3,359 14
.....	925 35
.....	
.....	\$21 24
.....	18 09
.....	34 08
.....	32 95
.....	
.....	\$4,867 56

### MISCELLANEOUS.

.....	One.
.....	\$4,948 72
.....	.002

GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY,  
OF ST. CLAIR COUNTY.

(Incorporated June 14, 1878.)

Doing business in the county of St. Clair.

NICK LINDOW, *President.* - - - - - JACOB L. KELLER, *Secretary.*

P. O. address of Secretary, Casco.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1899.....  
 Number of increase, 47; decrease, 61; net decrease during the year.....  
 Number of members December 31, 1899.....

## RISKS.

Amount in force December 31, 1899..... \$2,253,828  
 Amount added during the year..... 91,081  
 Total..... \$2,344,909  
 Amount withdrawn or canceled during the year..... 95,637  
 Amount in force December 31, 1899.....

## RESOURCES.

Cash on hand.....  
 Assessments of past year uncollected.....  
 Total available resources.....

## LIABILITIES.

For losses due and payable.....  
 For losses resisted.....  
 Due or to become for borrowed money.....  
 Nature and amount of all other claims, viz.: Interest.....  
 Collection fees.....  
 Officers' time, sundry expense, report, etc.....  
 Total liabilities.....

## INCOME.

Cash collected on assessments levied during the year.....  
 Cash collected on assessments levied in prior years.....  
 Cash from membership or policy fees and increased or decreased insurance.....  
 Dues by agents.....  
 Cash income from all other sources: Borrowed money.....  
 Interest deducted for losses paid before due, \$5.19; fine 25 cents.....  
 From assessment on canceled policies.....  
 Total income.....  
 Add cash balance at close of preceding year.....  
 Total receipts and income.....

## EXPENDITURES.

Losses paid during the year.....  
 Salaries and fees paid to officers and directors (Schedule A).....  
 Paid borrowed money.....  
 Interest on borrowed money.....  
 All other expenditures (Schedule B).....  
 Total expenses paid during the year.....

## MISCELLANEOUS.

Number of assessments made during the year.....  
 Amount of assessments made during the year.....  
 Rate per cent of assessment on property insured.....  
 Amount of losses or expenses allowed to accumulate before an assessment is ordered: One year's loss.....

## FARMERS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT SEBEWAING, HURON COUNTY.

(Incorporated March 6, 1882.)

Doing business in the counties of Huron and Tuscola.

GLER, *President.* - - - - - HENRY NEUMAN, *Secretary.*

P. O. address of Secretary, Sebewaing.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Members December 31, 1888.....	272
Increase 94; decrease 7; net increase during the year.....	87
Members December 31, 1889.....	359

## RISKS.

Amount December 31, 1888.....	\$388,718
Decrease during the year.....	128,009
Amount December 31, 1889.....	\$517,717
Amount paid or canceled during the year.....	16,500
Amount December 31, 1889.....	\$501,217

## RESOURCES.

Amount December 31, 1888.....	\$119 59
Amount paid during the year.....	169 46
Amount December 31, 1889.....	\$289 05

## LIABILITIES.

Amount December 31, 1888.....	\$157 62
Amount paid during the year.....	157 62
Amount December 31, 1889.....	\$157 62

## INCOME.

Amount received during the year.....	\$126 47
Amount on assessments levied during the year.....	2,037 69
Amount on membership or policy fees.....	3 00
Amount on reassessments or decreased insurance.....	1 16
Amount received at close of preceding year.....	\$2,168 32
Amount received at close of preceding year.....	159 29
Amount received at close of preceding year.....	\$2,327 61

## EXPENDITURES.

Amount during the year.....	\$2,012 54
Amount paid to officers and directors (Schedule A).....	162 75
Amount paid for assessments (Schedule B).....	32 73
Amount paid during the year.....	\$2,208 02

## MISCELLANEOUS.

Amount of assessments made during the year.....	Two.
Amount of assessments made during the year.....	\$2,307 15
Amount of assessment on property insured.....	.0048
Amount of assessments or expenses allowed to accumulate before an assessment is ordered.....	None.



# GERMAN FARMERS' MUTUAL FIRE INSURANCE COMPANY OF WASHTENAW COUNTY.

(Incorporated September 5, 1859.)

Doing business in the county of Washtenaw.

SIMON F. HIRTH, *President*.

GEORGE APRILL, *Sec*

P. O. address of Secretary, Box 1255, Ann Arbor.

(Statement of condition December 31, 1899.)

## MEMBERSHIPS.

Number of members December 31, 1888.....  
Number of increase, 75; decrease, 33; net increase during the year.....  
Number of members December 31, 1899.....

## RISKS.

Amount in force December 31, 1888.....	\$3,172,165
Amount added during the year.....	161,660
Total.....	\$3,333,845
Amount withdrawn or canceled during the year.....	90,200
Amount in force December 31, 1899.....	\$3,243,645

## RESOURCES.

Cash on hand.....	
Assessments of past year uncollected.....	
Assessments of prior years uncollected (inside).....	\$1 00
Total available resources.....	

## LIABILITIES.

For losses due and payable.....	
For losses not matured.....	
Total liabilities.....	

## INCOME.

Cash in agents' hands.....	
Cash collected on assessments levied during the year.....	
Cash collected on assessments levied in prior years.....	
Cash from membership or policy fees.....	
Cash from discount from losses paid before due.....	
Cash income from all other sources: Canceled risks.....	
Cash income from borrowed money.....	
Total income.....	
Add cash balance at close of preceding year.....	
Total receipts and income.....	

## EXPENDITURES.

Losses paid during the year (of which none occurred in prior years).....	
Salaries and fees paid to officers and directors (Schedule A).....	
Paid borrowed money.....	
Interest on borrowed money.....	
All other expenditures (Schedule B).....	
Total expenses paid during the year.....	

MISCELLANEOUS.

assessments made during the year .....	One.
assessments made during the year .....	\$4,768 24
of assessment on property insured .....	.0015
ees or expenses allowed to accumulate before an assessment is ordered: No certain amount.	

SUPPLEMENTAL STATEMENT JANUARY 17, 1890.

*Income.*

on assessments levied in prior years .....	\$20 50
from the new German Farmers' Mutual Fire Insurance Co. for outstanding	
and books, and all other property belonging to the old German Farmers	
Insurance Company .....	127 52
.....	\$148 02
ce at close of 1889 .....	258 39
pts and income .....	\$406 41

*Expenditures.*

of which all occurred in prior years) .....	\$342 25
es paid to officers and directors (Schedule A) .....	40 41
ditures (Schedule B) .....	23 75
esses paid .....	\$406 41

EATON AND BARRY FARMERS' MUTUAL FIRE  
INSURANCE COMPANY,

LOCATED AT IONIA.

(Incorporated May 23, 1881.)

Doing business in the counties of Ionia, Eaton and Barry.

HAYES, *President.* - - - - - J. WARREN PEAKE, *Secretary.*

P. O. address of Secretary, Ionia.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

members December 31, 1888 .....	4,275
crease, 110; decrease, 1,457; net decrease during the year .....	-1,347
members December 31, 1889 .....	2,928

RISKS.

ce December 31, 1888 .....	\$5,392,144
during the year .....	115,880
.....	\$5,508,024
rawn or canceled during the year .....	1,165,064
force December 31, 1889 .....	\$4,342,960

## RESOURCES.

Unassessed portion of notes belonging to company or in agents' hands .....	\$1
Cash on hand .....	3
Assessments of past year uncollected .....	
Assessments of prior years uncollected (carried inside) .....	\$788 10
Nature and amount of all other resources, viz.: Due from former secretary .....	422 00
Total available resources .....	\$5

## LIABILITIES.

For losses not matured .....	\$1
For losses resisted .....	\$335 12
Due or to become due for borrowed money .....	18
Nature and amount of all other claims, viz.: Office rent .....	
Total liabilities .....	\$15

## INCOME.

Cash premiums received during the year .....	16
Cash collected on assessments levied during the year .....	
Cash collected on assessments levied in prior years .....	
Cash from membership or policy fees .....	
Interest on assessments and discounts .....	
Cash income from all other sources: General account .....	18
Received on loans .....	
Total income .....	\$34
Add cash balance at close of preceding year .....	
Total receipts and income .....	\$35

## EXPENDITURES.

Losses paid during the year (of which \$1,548.90 occurred in prior years) .....	\$14
Salaries and fees paid to officers and directors (Schedule A) .....	1
Paid borrowed money .....	15
Interest and discount .....	1
All other expenditures (Schedule B) .....	1
Total expenses paid during the year .....	\$34

## MISCELLANEOUS.

Number of assessments made during the year .....	
Amount of assessments made during the year .....	\$20
Rate per cent of assessment on property insured .....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not li	

## LAPEER COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF LAPEER COUNTY.

(Incorporated March 24, 1871.)

Doing business in the county of Lapeer.

JNO. T. RICH, *President*.

C. B. KIDDER, *Secr*

P. O. address of Secretary, Alm

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Members December 31, 1888.....	1,557
Decrease, 111; decrease, 170; net decrease during the year.....	—59
Members December 31, 1889.....	1,408

## RISKS.

Force December 31, 1888.....	\$2,507,138
During the year.....	158,598
.....	\$2,665,521
.....	372,289
Force December 31, 1889.....	\$2,293,282

## RESOURCES.

.....	\$57 28
.....	5,214 43
.....	\$77 60
.....	\$5,271 71

## LIABILITIES.

.....	\$565 87
.....	4,478 05
.....	572 35
.....	\$5,616 27

## INCOME.

.....	\$8,010 24
.....	Retained by agents.
.....	106 83
.....	\$8,117 07
.....	22 63
.....	\$8,139 70

## EXPENDITURES.

.....	\$6,968 91
.....	301 55
.....	706 96
.....	\$8,082 42

## MISCELLANEOUS.

.....	One.
.....	\$5,214 48
.....	.0022

## LIVINGSTON COUNTY MUTUAL FIRE INSURANCE COMPANY

(Incorporated February 16, 1868.)

Doing business in the county of Livingston.

E. A. BUSH, *President*.ISAAC STOW, *Secy.*

P. O. address of Secretary, B.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....  
 Number of increase, 137; decrease, 102; net increase during the year.....  
 Number of members December 31, 1889.....

## RISKS.

Amount in force December 31, 1888.....	\$4,482,697	
Amount added during the year .....	249,570	
Total.....		\$4,712,267
Amount withdrawn or canceled during the year.....		200,728
Amount in force December 31, 1889.....		

## RESOURCES.

Cash on hand.....  
 Assessments of past year uncollected.....  
 Total available resources.....

## LIABILITIES.

For losses due and payable.....  
 Total liabilities.....

## INCOME.

Cash premiums received during the year.....  
 Cash collected on assessments levied during the year.....  
 Cash collected on assessments levied in prior years.....  
 Cash from membership fees.....  
 Total income.....  
 Add cash balance at close of preceding year.....  
 Total receipts and income.....

## EXPENDITURES.

Losses paid during the year (of which \$1,175.00 occurred in prior years).....  
 Salaries and fees paid to officers and directors (Schedule A).....  
 Assessments charged off as uncollectible (carried inside)..... \$9 50  
 All other expenditures (Schedule B).....  
 Total expenses paid during the year.....



## MISCELLANEOUS.

assessments made during the year.....	One.
assessments made during the year.....	\$8,810 21
of assessment on property insured.....	.002
es or expenses allowed to accumulate before an assessment is ordered: No fixed amount.	

## FACTURERS' MUTUAL FIRE INSURANCE COMPANY.

## MICHIGAN.

## HOME OFFICE, GRAND RAPIDS.

(Incorporated September 30, 1885, under Act No. 78, laws of 1883.)

ER, *President.* - - - - - A. M. GRANGER, *Secretary.*

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

members December 31, 1888.....	636
increase, 1,123; decrease, 779; net increase during the year.....	344
members December 31, 1889.....	<u>1,080</u>

## RISKS.

December 31, 1888.....	\$1,095,498 87
during the year.....	<u>1,909,105 00</u>
drawn or canceled during the year.....	\$3,004,598 87
December 31, 1889.....	<u>1,324,900 57</u>
force December 31, 1889.....	<u>\$1,680,298 00</u>

## ASSETS.

premium notes, less assessments.....	\$184,761 50
company's principal office, \$386.33; cash in bank, \$909.24.....	1,525 57
in due course of collection, not more than three months due.....	4,589 99
in, in part, taken for fire risks and assessments.....	<u>1,359 01</u>
amount of all the available assets of the company.....	<u>\$192,256 07</u>

*Items not Admitted as Available Assets.*\$707 40

## LIABILITIES.

paid losses (of which \$1,078.07 are resisted).....	\$6,599 21
reserve on all outstanding risks.....	10,745 49
amount due for borrowed money.....	4,000 00
and brokerage, and all other demands against the company.....	<u>201 94</u>
liabilities.....	<u>\$21,546 64</u>

## INCOME.

	<i>On Fire Risks.</i>
Gross amount of cash received for premiums.....	\$40,838 13
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	2,186 92
Net amount of cash actually received for premiums.....	
Interest received.....	
Income from all other sources, viz.: Assessment of 1888.....	
Cash from loan account, \$4,000.00; commissions, \$518.85.....	
Loss on re-insurance, \$618.75; cash on interchange of business, \$574.74.....	
Aggregate cash income.....	

## EXPENDITURES.

	<i>On Fire Risks.</i>
Gross amount actually paid for losses.....	\$27,044 85
Deduct amounts actually received for re-insurance.....	618 75
Net amount paid on losses (of which \$4,874.30 belonged to prior years).....	
Cash dividends actually paid.....	
Paid or allowed during the year for commission and brokerage.....	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	
Paid State, national, and local taxes, in this and other States.....	
Interest paid on borrowed money.....	
All other payments, viz.: Traveling expenses, \$2,094.32; furniture, \$78.27; stationery, \$706.09; rent, \$360.00; incidental expenses, \$2,390.05.....	
Aggregate cash expenditures.....	

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31st, 1888.....	\$1,095,498 37	\$2,438 13
Written during the year.....	1,906,105 00	4,375 00
Total.....	\$3,004,598 37	\$6,813 13
Deduct expirations.....	1,324,300 37	
In force at the end of the year.....	\$1,680,298 00	

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$10,000 00
Total amount of cash dividends declared since the company commenced business.....	85 00
Losses paid from organization to date.....	20 00
Losses incurred during the year, fire.....	

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

<i>Fire risks taken.</i>	<i>Fire Risks.</i>	<i>Premiums.</i>
Premiums received.....	\$37,000 00	\$10,000 00
Losses paid (of which \$1,514.36 occurred in prior years).....	6 00	6 00
Total losses incurred during the year in the State of Michigan.....		

MICHIGAN MILLERS' MUTUAL FIRE INSURANCE COMPANY,

HOME OFFICE, LANSING, MICHIGAN.

(Incorporated August 31, 1881, under Act No. 157, public acts of 1881.)

E. W. JENKS, *President.* - - - - - A. T. DAVIS, *Secretary*

P. O. address, Lansing.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

of members December 31, 1888.....	345
of increase, 108; decrease, 25; net increase during the year.....	83
ber of members December 31, 1889.....	428

RISKS.

in force December 31, 1888.....	\$1,078,456 00
added during the year.....	1,028,419 00
.....	\$2,106,875 00
withdrawn or canceled during the year.....	98,640 00
unt in force December 31, 1889.....	\$2,018,235 00

ASSETS.

	<i>Par Value.</i>	<i>Market Value.</i>
OCK—		
ar and market value.....	\$1,000 00	\$1,075 00
ed out at market value.....		\$1,075 00
t of premium notes, less assessments.....		104,808 42
elonging to company, deposited in Central Michigan and Ingham County Savings		48,988 87
s.....		3,809 04
remiums in due course of collection, not more than three months due.....		167 06
ments in process of collection.....		
egate amount of all the available assets of the company.....		\$156,448 48

*Items not Admitted as Available Assets.*

furniture.....	\$100 00
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LIABILITIES.

of unpaid losses (of which \$1,359.19 are resisted).....	\$9,480 98
of reserve on all outstanding risks.....	7,178 59
egate liabilities.....	\$16,657 57

INCOME.

	<i>On Fire Risks.</i>
ount of cash received for premiums.....	\$21,874 52
amount paid for re-insurance, for rebate, abatement, and return	967 12
ms.....	
unt of cash actually received for premiums.....	\$20,407 40
n membership or policy fees.....	63 73
and dividends received on bonds and stocks, and from all other sources	1,268 96
ected on assessments during the year.....	27,570 71
or deposit notes taken during the year (carried inside).....	\$79 50
egate cash income.....	\$49,310 82



## EXPENDITURES.

Net amount paid on fire losses (of which \$7,932.38 belonged to prior years).....	\$1
Paid or allowed during the year for commissions and brokerage.....	
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	
All other payments, viz.: Stationery, postage, rent, traveling expenses, etc.....	
Amount of premium notes returned to members.....	\$5,397 50
Aggregate cash expenditures.....	\$3

## MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Fire Risks.</i>	<i>Pr</i>	<i>T</i>
In force December 31st, 1889.....	\$1,078,456		
Written during the year.....	1,028,419		
Total.....	\$2,106,875		
Deduct expirations.....	98,640		
In force at the end of the year.....	\$2,013,235		
Net amount in force December 31st, 1889.....	\$2,013,235	\$4	

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$4
Losses paid from organization to date.....	8
Losses incurred during the year, fire.....	
Number of assessments made during the year.....	2
Amount of all the assessments made during the year.....	

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

Fire, risks taken.....	Fire	\$20
Premiums received.....		
Losses paid.....		1
Total losses incurred during the year in the State of Michigan.....		

## MICHIGAN MUTUAL TORNADO, CYCLONE AND WIND STORM INSURANCE COMPANY,

LOCATED AT HASTINGS, MICH.

(Incorporated April 21, 1885, Public Acts 1885, No. 6.)

Doing business in the State of Michigan.

S. W. MAPES, *President*. - - - - - D. W. ROGERS, *Sec*

P. O. address of Secretary, Has

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1889.....	
Number of increase, 200; decrease, 9; net increase during the year.....	
Number of members December 31, 1889.....	

# MONITOR INSURANCE COMPANY.

429

## RISKS.

Amount in force December 31, 1888.....	\$1,078,880
Amount added during the year.....	208,170
Total.....	\$1,286,500
Amount withdrawn or canceled during the year.....	11,100
Amount in force December 31, 1889.....	\$1,275,400 00

## RESOURCES.

On hand.....	\$188 17
Reserve and amount of all other resources, viz.: Notes.....	1,018 33
Interest accrued on notes.....	56 70
Total available resources.....	\$1,257 20

## LIABILITIES.

Reserve and amount of all claims, viz.: Due officers and expenses.....	\$179 02
Total liabilities.....	\$179 02

## INCOME.

Premiums received during the year.....	\$418 84
Income from membership or policy fees.....	200 00
Income from note paid.....	665 90
Interest received.....	46 61
Total income.....	\$1,328 85
Cash balance at close of preceding year.....	480 83
Total receipts and income.....	\$1,809 67

## EXPENDITURES.

Expenses paid during the year.....	\$25 00
Fees and fees paid to officers and directors (Schedule A).....	107 00
Interest receivable for cash loaned.....	1,018 33
Other expenditures (Schedule B).....	476 17
Total expenses paid during the year.....	\$1,626 50

## MISCELLANEOUS.

Number of assessments made during the year.....	None.
Amount of losses or expenses allowed to accumulate before an assessment is ordered:	No stated amount.

# MONITOR INSURANCE COMPANY, OF OAKLAND COUNTY.

(Incorporated May 25, 1870.)

Doing business in the county of Oakland.

WILLIAM D. COWDEN, *President.* - - - - - CHAS. E. DEWEY, *Secretary.*

P. O. address of Secretary, Four Towns

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888 .....  
 Number of increase, 262; decrease, 186; net increase during the year .....  
 Number of members December 31, 1889 .....

## RISKS.

Amount in force December 31, 1888 ..... \$8,589,110  
 Amount added during the year ..... 535,645  
 Total ..... \$9,124,755  
 Amount withdrawn or canceled during the year ..... 306,335  
 Amount in force December 31, 1889 .....

## RESOURCES.

Cash on hand .....  
 Assessments of past year uncollected .....  
 Assessments of prior years uncollected (carried inside) ..... \$91 99  
 Total available resources .....

## LIABILITIES.

For losses due and payable .....  
 For losses not matured .....  
 For losses resisted .....  
 Due or to become for interest on borrowed money .....  
 Nature and amount of all other claims, viz.: Printing, \$19.00; postal cards, \$38.50; rent of hall, \$5.00; director's services, \$203.40; miscellaneous expenses, \$341.64 .....  
 Total liabilities .....

## INCOME.

Cash collected on assessments levied in prior years .....  
 Cash for membership or policy fees .....  
 Cash from increased or decreased insurance .....  
 Cash income from all other sources: Accrued assessments on policies surrendered .....  
 Total income .....  
 Add cash balance at close of preceding year .....  
 Total receipts and income .....

## EXPENDITURES.

Losses paid during the year (all of which occurred in prior years) .....  
 Salaries and fees paid to officers and directors (Schedule A) .....  
 Fees retained (or remitted to assured) by agent or collectors .....  
 Interest on loans to pay losses .....  
 All other expenditures (Schedule B) .....  
 Total expenses paid during the year .....

## MISCELLANEOUS.

Number of assessments made during the year .....  
 Amount of assessments made during the year .....  
 Rate per cent of assessment on property insured .....  
 Amount re-assessed to cover deficiencies of former assessments .....  
 Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses of a

# CITY AND VILLAGE FIRE INSURANCE COMPANY,

OF BERRIEN, CASS AND VAN BUREN COUNTIES.

\*(Incorporated November 13, 1878.)

Doing business in the counties of Berrien, Cass and Van Buren.

President. - - - - - HENRY H. PORTER, *Secretary*.

P. O. address of Secretary, Dowagiac.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Members December 31, 1888.....	1,069
Increase, 317; decrease, 133; net increase during the year.....	184
Members December 31, 1889.....	1,253

## RISKS.

December 31, 1888.....	\$1,045,847	
During the year.....	308,450	
		\$1,354,297
Withdrawn or canceled during the year.....		194,830
Balance December 31, 1889.....		\$1,159,467

## RESOURCES.

Assets of last year uncollected.....	\$918 31
Assets of prior years uncollected (carried inside).....	704 84
	\$444 27
Available resources.....	\$1,623 15

## LIABILITIES.

Capital.....	\$2,482 12
Reserve.....	800 00
Due for borrowed money.....	4,400 00
Amount of all other claims, viz.: Secretary's salary for 1889.....	500 00
Liabilities.....	\$8,182 12

## INCOME.

From assessments levied during the year.....	\$6,295 16
From assessments levied in prior years.....	203 41
From all other sources: Borrowed money.....	7,875 18
Balance at close preceding year.....	\$14,373 75
	591 50
Total assets and income.....	\$14,965 25

## EXPENDITURES.

During the year (of which \$500 occurred in prior years).....	\$8,002 39
Amount paid to officers and directors (Schedule A).....	575 93
Amount charged off as uncollectible (carried inside).....	\$444 27
Balance at close preceding year.....	5,042 23
	40 53
Total disbursements (Schedule B).....	385 76
Amounts paid during the year.....	\$14,046 94



## MISCELLANEOUS.

Number of assessments made during the year .....  
 Amount of assessments made during the year .....  
 Rate per cent of assessment on property insured *as per class three* .....  
 Amount of losses or expenses allowed to accumulate before an assessment is ordered: Losses for o

## PATRONS' MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT FREMONT, MICH.

(Incorporated October 13, 1876.)

Doing business in the counties of Newaygo, Muskegon and Oceana.

JOHN BARNHARD, *President*. - - - - - AMOS O. WHITE, *Secy*.

P. O. address of Secretary, Fre

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....  
 Number of increase, 326; decrease, 55; net increase during the year.....  
 Number of members December 31, 1889.....

## RISKS.

Amount in force December 31, 1888.....	\$2,082,695
Amount added during the year.....	419,050
Total.....	\$2,451,745
Amount withdrawn or canceled during the year.....	110,400
Amount in force December 31, 1889.....	

## RESOURCES.

Assessments of past year uncollected.....	
Assessments of prior years uncollected (carried inside).....	\$178 48
Nature and amount of all other resources, viz.: Safe and office furniture (carried inside).....	150 00
Total available resources.....	

## LIABILITIES.

Due or to become for borrowed money.....  
 Total liabilities.....

# PEOPLE'S MUTUAL FIRE INSURANCE COMPANY.

433

## INCOME.

Amounts received during the year	\$1,287 15
Received on assessments levied during the year	1,020 33
Received on assessments levied in prior years	72 15
Membership or policy fees	672 50
From all other sources: Loans	543 21
<b>Total income</b>	<b>\$4,475 34</b>
Balance at close of preceding year	215 90
<b>Total receipts and income</b>	<b>\$4,691 24</b>

## EXPENDITURES.

Expenses during the year (of which \$333.33 occurred in prior years)	\$2,012 64
Fees paid to officers and directors (Schedule A)	1,508 39
Charged off as uncollectible (carried inside)	\$178 48
Borrowed money	13 75
Expenditures (Schedule B)	136 47
<b>Total expenses paid during the year</b>	<b>\$4,091 23</b>

## MISCELLANEOUS.

Assessments made during the year	One.
Assessments made during the year	\$2,041 65
Cost of assessment on property insured	1,001
Losses or expenses allowed to accumulate before an assessment is ordered	\$500 to \$1,000

# PEOPLE'S MUTUAL FIRE INSURANCE COMPANY,

OF IONIA, MONTCALM AND CLINTON COUNTIES.

(Incorporated March 22, 1872.)

Doing business in the counties of Ionia, Montcalm and Clinton.

RICH, *President.* - - - - - T. G. STEVENSON, *Secretary.*

P. O. address of Secretary, Ionia.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Members December 31, 1888	1,451
Increase, 31; decrease, 417; net decrease during the year	-386
<b>Total of members December 31, 1889</b>	<b>1,065</b>

## RISKS.

Amount in force December 31, 1888	\$1,880,022
Withdrawn or canceled during the year	33,989
<b>Total in force December 31, 1889</b>	<b>\$1,914,011</b>
Amount in force December 31, 1889	565,160
<b>Total in force December 31, 1889</b>	<b>\$1,348,851</b>

## RESOURCES.

Whole amount of premium or deposit notes belonging to the company.....	\$20 09
Cash on hand.....	
Assessments of past year uncollected.....	
Assessments of prior years uncollected (carried inside).....	\$877 04
Total available resources.....	

## LIABILITIES.

For losses not matured.....	
Due or to become for borrowed money.....	
Nature and amount of all other claims, viz.: One loss unadjusted.....	
Total liabilities.....	

## INCOME.

Cash premiums received during the year.....	
Cash collected on assessments levied during the year.....	
Cash collected on assessments levied in prior years.....	
Cash from membership or policy fees.....	
Cash income from loans.....	
Total receipts and income.....	

## EXPENDITURES.

Losses paid during the year (of which \$83.00 occurred in prior years).....	
Salaries and fees paid to officers and directors (Schedule A).....	
Fees retained (or remitted to assured) by agent or collectors.....	
Assessments charged off as uncollectible (carried inside).....	\$384 73
Paid borrowed money.....	
Interest on borrowed money.....	
All other expenditures (Schedule B).....	
Total expenses paid during the year.....	

## MISCELLANEOUS.

Number of assessments made during the year.....	
Amount of assessments made during the year.....	
Rate per cent of assessment on property insured.....	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Not limited	

## ST. JOSEPH COUNTY VILLAGE FIRE INSURANCE COMPANY

LOCATED AT CENTREVILLE.

(Incorporated October 12, 1883.)

Doing business in the county of St. Joseph.

THOMAS G. GREEN, *President*.SAMUEL CROSS, *Secy*.

P. O. address of Secretary, Centreville.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Members December 31, 1888.....	1,008
Increase, 137; decrease, 84; net increase during the year.....	53
Members December 31, 1889.....	1,056

## RISKS.

Losses December 31, 1888.....	\$1,124,644
During the year.....	190,194
Drawn or canceled during the year.....	\$1,254,838 86,870
Losses December 31, 1889.....	\$1,167,968

## RESOURCES.

Assets for 1889 in hands of treasurer.....	\$19 49 2,312 80
Available resources.....	\$2,332 29

## LIABILITIES.

Accounts payable.....	\$250 00
Amount for borrowed money.....	1,025 00
Amount of all other claims, viz.: Due officers and office rent.....	65 60
Stationery and printing.....	22 30
Other liabilities.....	110 18
Total liabilities.....	\$1,473 08

## INCOME.

Income from assessments levied in prior years.....	\$1,683 17
Membership or policy fees.....	281 40
Increased or decreased insurance.....	27 60
Income from all other sources: Canceled and surrendered policies.....	15 84
Income.....	\$2,008 01
Balance at close of preceding year.....	40 46
Total receipts and income.....	\$2,048 47

## EXPENDITURES.

Expenses during the year (of which \$333.64 occurred in prior years).....	\$689 54
Fees paid to officers and directors (Schedule A).....	588 77
Losses (or remitted to assured) by agent or collectors.....	300 00
Expenditures (Schedule B).....	191 67
Total losses paid during the year.....	\$2,028 98

## MISCELLANEOUS.

Assessments made during the year.....	One.
Assessments made during the year.....	\$2,312 80
Amount of assessment on property insured in class three.....	.0018
Losses or expenses allowed to accumulate before an assessment is ordered: Lossee of one.....	



**SCANDINAVIAN FARMERS' MUTUAL FIRE INSURANCE  
COMPANY,  
OF MONTCALM AND KENT COUNTIES.**

(Incorporated August 15, 1884.)

Doing business in the counties of Montcalm and Kent.

HANS CHRISTENSEN, *President*. - - - - - C. J. NIELSON, *Secretary*.

P. O. address of Secretary, Governor.

(Statement of condition December 31, 1889.)

**MEMBERSHIPS.**

Number of members December 31, 1888.....  
Number of increase, 56; decrease, 34; net increase during the year.....  
Number of members December 31, 1889.....

**RISKS.**

Amount in force December 31, 1888.....	\$277,318
Amount added during the year.....	59,474
Total.....	\$336,792
Amount withdrawn or canceled during the year.....	31,726
Amount in force December 31, 1889.....	

**RESOURCES.**

Cash on hand.....  
Assessments of past year uncollected.....  
Total available resources.....

**LIABILITIES.**

None.

**INCOME.**

Cash collected on assessments levied during the year.....  
Cash collected on assessments levied in prior years.....  
Cash from membership or policy fees.....  
Cash from increased or decreased insurance.....  
Cash income from all other sources: Notes of 1888 collected.....  
Total income.....  
Add cash balance at close of preceding year.....  
Total receipts and income.....

**EXPENDITURES.**

Losses paid during the year (of which \$345.50 occurred in prior years).....  
Salaries and fees paid to officers and directors (Schedule A).....  
Fees retained (or remitted to assured) by agent or collectors.....  
Interest on borrowed money.....  
All other expenditures (Schedule B).....  
Total expenses paid during the year.....

## SHIAWASSEE MUTUAL FIRE INSURANCE COMPANY.

437

## MISCELLANEOUS.

assessments made during the year.....	One.
assessments made during the year.....	\$873 20
of assessment on property insured.....	.008
cess or expenses allowed to accumulate before an assessment is ordered.....	One.

## SHIAWASSEE MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT CORUNNA.

(Incorporated August 15, 1861.)

Doing business in the county of Shiawassee.

J. T. MASON, President. - - - - - EZRA MASON, Secretary.

P. O. address of Secretary, Corunna.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Members December 31, 1888.....	2,182
Increase, 296; decrease, 133; net increase during the year.....	163
Members December 31, 1889.....	<u>2,345</u>

## RISKS.

Amount at risk December 31, 1888.....	\$3,784,928
and during the year.....	1,019,973
Amount at risk December 31, 1889.....	<u>\$4,804,901</u>
Amount withdrawn or canceled during the year.....	745,779
Amount at risk December 31, 1889.....	<u>\$4,059,122</u>

## RESOURCES.

Assets in the hands of the company.....	\$1,845 97
Assets of town agents.....	86 45
Available resources.....	<u>\$1,932 42</u>

## LIABILITIES.

## INCOME.

Amount received during the year.....	\$280 23
Amount received on assessments levied during the year.....	5,625 57
Amount received on membership or policy fees.....	811 00
Amount received on increased or decreased insurance.....	172 04
Amount received from all other sources: Sale of desk.....	14 00
Amount deposited.....	41 66
Amount received.....	<u>\$6,454 50</u>
Amount paid at close of preceding year.....	2,359 00
Amount received.....	<u>\$3,813 50</u>

## EXPENDITURES.

Losses paid during the year (of which none occurred in prior years)	\$5,400
Salaries and fees paid to officers and directors (Schedule A)	1,000
Fees retained (or remitted to assured) by agents or collectors	1,000
Assessments charged off as uncollectible (carried inside)	\$159 95
All other expenditures (Schedule B)	
Total expenses paid during the year	\$8,400

## MISCELLANEOUS.

Number of assessments made during the year	
Amount of assessments made during the year	\$5,400
Rate per cent of assessment on property insured	
Amount of losses or expenses allowed to accumulate before an assessment is ordered: Assessment made in advance of losses.	

## SOUTHERN MICHIGAN MUTUAL TORNADO, CYCLONE AND WINDSTORM INSURANCE COMPANY,

LOCATED AT CENTREVILLE.

(Incorporated January 6, 1886, Public Acts 1885, No. 6.)

Doing business in the State of Michigan.

JOHN W. HARRISON, *President*. - - - - - Wm. H. VAN BUREN, *Secretary*.

P. O. address of Secretary, Centreville.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888	
Number of increase, 1; decrease, 2; net decrease during the year	
Number of members December 31, 1889	

## RISKS.

Amount in force December 31, 1888	\$178,000
Amount added during the year	625
Total	\$178,625
Amount withdrawn or canceled during the year	2,650
Amount in force December 31, 1889	\$175,975

## RESOURCES.

Cash on hand	
Total available resources	

## LIABILITIES.

None reported.

## INCOME.

membership or policy fees.....	\$2 50
income.....	\$2 50
balance at close of preceding year.....	61 83
receipts and income.....	<u>\$63 83</u>

## EXPENDITURES.

to agents (Schedule A).....	\$1 00
expenditures (Schedule B).....	18 70
expenses during the year.....	<u>\$19 70</u>

## MISCELLANEOUS.

assessments made during the year.....	None.
assessments made during the year.....	None.
net of assessment on property insured.....	None.
losses or expenses allowed to accumulate before an assessment is ordered.....	One year.

SOUTHERN WASHTENAW FARMERS' MUTUAL FIRE  
INSURANCE COMPANY,

LOCATED AT MANCHESTER.

(Incorporated December 10, 1872.)

Doing business in the county of Washtenaw.

HOUN *President.* - - - - - HENRY R. PALMER, *Secretary.*

P. O. address of Secretary, River Raisin.

(Statement of condition, December 31, 1889.)

## MEMBERSHIPS.

members December 31, 1888.....	284
increase, 2; decrease, 10; net decrease during the year.....	—8
of members December 31, 1889.....	<u>276</u>

## RISKS.

force December 31, 1888.....	\$702,135
ded during the year.....	19,350
thdrawn or canceled during the year.....	<u>\$721,485</u>
in force December 31, 1889.....	25,950
	<u>\$695,535</u>

## RESOURCES.

ad.....	\$20 06
s of past year uncollected.....	13 40
s of prior years uncollected (carried inside).....	<u>\$7 06</u>
available resources.....	<u>\$33 46</u>

## LIABILITIES.

For losses due and payable.....  
 Total liabilities.....

## INCOME.

Cash premiums received during the year.....  
 Cash collected on assessments levied during the year.....  
 Cash collected on assessments levied in prior years.....  
 Cash from membership or policy fees.....  
 Cash income from all other sources: Excess of assessments.....  
 Total income.....  
 Add cash balance at close of preceding year.....  
 Total receipts and income.....

## EXPENDITURES.

Losses paid during the year (of which \$333.33 occurred in prior years).....  
 Salaries and fees paid to officers and directors (Schedule A).....  
 (Assessments charged off as uncollectible)..... \$7 05  
 All other expenditures (Schedule B).....  
 Total expenses paid during the year.....

## MISCELLANEOUS.

Number of assessments made during the year.....  
 Amount of assessments made during the year.....  
 Rate per cent of assessment on property insured.....  
 Amount of losses or expenses allowed to accumulate before an assessment is ordered: No amount.

## SWEDISH FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF OSCEOLA AND WEXFORD COUNTIES.

(Incorporated February 21, 1887.)

Doing business in the counties of Osceola and Wexford.

JOHN CARLSON, *President*. - - - - - CHARLEY CARLSON, &  
 P. O. address of Secretary, G

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....  
 Number of increase, 34; decrease, none; net increase during the year.....  
 Number of members December 31, 1889.....



## RISKS.

December 31, 1888.....	\$82,408	
during the year.....	36,548	
		\$118,956
.....		None.
.....		
Force December 31, 1889.....		\$118,956

## RESOURCES.

.....	\$10 39	
past year uncollected.....	30 46	
prior years uncollected.....	2 04	
.....		\$42 89
.....		

## LIABILITIES.

## INCOME.

.....	\$63 73	
on assessments levied during the year.....	11 80	
on assessments levied in prior years.....	67 31	
membership or policy fees.....	6 55	
based or decreased insurance.....		
.....		\$149 39
.....		2 67
.....		
.....		\$152 06

## EXPENDITURES.

.....	\$31 00	
paid to officers and directors (Schedule A).....	73 86	
or remitted to assured) by agent or collectors.....	86 81	
.....		
.....		\$141 67

## MISCELLANEOUS.

.....	One.	
assessments made during the year.....	\$94 19	
assessments made during the year.....	.001	
assessment on property insured.....		

..... or expenses allowed to accumulate before an assessment is ordered: One assessment

## A FARMERS' MUTUAL FIRE INSURANCE COMPANY,

OF MACOMB AND WAYNE COUNTIES.

(Incorporated May 4, 1875.)

Doing business in the counties of Macomb and Wayne.

NER, President. - - - - - HENRY LANCO, Secretary.

P. O. address of Secretary, Grand River Ave., Detroit.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

Number of members December 31, 1888.....  
 Number of increase, 68; decrease, 31; net increase during the year.....  
 Number of members December 31, 1889.....

## RISKS.

Amount in force December 31, 1888.....	\$1,082,516	
Amount added during the year.....	54,432	
Total.....		\$1,136,948
Amount withdrawn or canceled during the year.....		26,100
Amount in force December 31, 1889.....		

## RESOURCES.

Cash on hand.....  
 Assessments of past year uncollected.....  
 Total available resources.....

## LIABILITIES.

For losses not matured.....  
 Due or to become for borrowed money.....  
 Total liabilities.....

## INCOME.

Cash collected on assessments levied during the year.....  
 Cash income from all other sources, viz.: Borrowed money.....  
 Total income.....  
 Add cash balance at close of preceding year.....  
 Total receipts and income.....

## EXPENDITURES.

Losses paid during the year.....  
 Salaries and fees paid to officers and directors (Schedule A).....  
 Paid borrowed money.....  
 Interest on borrowed money.....  
 All other expenditures (Schedule B).....  
 Total expenses paid during the year.....

## MISCELLANEOUS.

Number of assessments made during the year.....  
 Amount of assessments made during the year.....  
 Rate per cent of assessment on property insured.....  
 Amount re-assessed to cover deficiencies of former assessments.....

# THREE RIVERS FARMERS' MUTUAL FIRE INSURANCE COMPANY, OF ST. JOSEPH COUNTY.

(Incorporated April 28, 1883.)

Doing business in the counties of St. Joseph, Cass and Kalamazoo.

J. B. DIVINE, President. - - - - - JOHN B. DIVINE, Secretary.

P. O. address of Secretary, Three Rivers.

(Statement of condition December 31, 1889.)

**MEMBERSHIPS.**

Members December 31, 1888.....	806
Decrease, 52; decrease, 72; net decrease during the year.....	-20
Members December 31, 1889.....	<u>786</u>

**RISKS.**

December 31, 1888.....	\$1,783,412	
During the year.....	<u>98,715</u>	
.....		\$1,882,127
.....		<u>186,726</u>
December 31, 1889.....		<u>\$1,695,401</u>

**RESOURCES.****LIABILITIES.**

.....	\$1,272 59
.....	1,487 50
.....	14 14
.....	<u>16 00</u>
.....	<u>\$2,790 23</u>

**INCOME.**

Assessments levied during the year.....	\$3,455 86
.....	59 44
Assessments levied in prior years.....	14 31
.....	122 86
.....	<u>1,400 00</u>
.....	<u>\$5,051 97</u>

**EXPENDITURES.**

.....	\$940 00
.....	222 08
.....	<u>3,595 01</u>
.....	34 18
.....	<u>260 74</u>
.....	<u>\$5,051 97</u>



## MISCELLANEOUS.

Number of assessments made during the year.....  
 Amount of assessments made during the year.....  
 Rate per cent of assessment on property insured.....  
 Amount of losses or expenses allowed to accumulate before an assessment is ordered: One a  
 each year.

## TUSCOLA COUNTY FARMERS' MUTUAL FIRE INSUR COMPANY,

LOCATED AT CARO.

(Incorporated September 10, 1899.)

Doing business in the county of Tuscola.

WILLIAM J. CAMPBELL, *President.*

C. D. PETERSHANS,

P. O. address of Secretar

(Statement of condition December 31, 1899.)

## MEMBERSHIPS.

Number of members December 31, 1898.....  
 Number of increase, 189; decrease, none; net increase during the year.....  
 Number of members December 31, 1899.....

## RISKS.

Amount in force December 31, 1898.....	None.
Amount added during the year.....	\$157,045
Amount withdrawn or canceled during the year.....	None.
Amount in force December 31, 1899.....	

## RESOURCES.

Cash on hand.....  
 Nature and amount of all other resources, viz.: Notes taken for reserve fund.....  
 Total available resources.....

## LIABILITIES.

None.

## INCOME.

Premiums received during the year, cash, \$330.37; notes, \$348.93.....  
 Received from membership or policy fees, cash, \$108.69; notes, \$109.46.....  
 Total receipts and income.....

## EXPENDITURES.

es paid officers and directors (Schedule A).....	\$218 15
vanced by incorporators.....	2 20
nditures (Schedule B).....	95 22
ases paid during the year.....	<u>\$315 57</u>

## MISCELLANEOUS.

essments made during the year.....	None.
essments made during the year.....	None.
of assessment on property insured.....	None.
ses or expenses allowed to accumulate before an assessment is ordered: No definite amount.	

## WASHTENAW MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT ANN ARBOR, MICHIGAN.

(Incorporated December 31, 1859.)

Doing business in the county of Washtenaw.

LATT, *President.* - - - - - Wm. K. CHILDS, *Secretary.*  
P. O. address of Secretary, Ann Arbor.

(Statement of condition December 31, 1889.)

## MEMBERSHIPS.

members December 31, 1888.....	2,356
crease, 186; decrease, 129; net increase during the year.....	57
members December 31, 1889.....	<u>2,413</u>

## RISKS.

ce December 31, 1888.....	\$4,718,760
d during the year.....	338,650
rawn or canceled during the year.....	<u>\$5,057,410</u>
force December 31, 1889.....	<u>258,635</u>
	<u>\$4,803,775</u>

## RESOURCES.

f past year uncollected.....	\$194 84
	116 45
ources.....	<u>\$311 29</u>

## LIABILITIES.

For losses due and payable.....  
 Due or to become for borrowed money.....  
 Nature and amount of all other claims, viz.: Envelopes ordered, printing, salary, etc.....  
 Total liabilities.....

## INCOME.

Cash collected on assessments levied during the year.....  
 Cash collected on assessments levied in prior years.....  
 Cash from membership or policy fees.....  
 Cash from increased or decreased insurance.....  
 Cash from note given for borrowed money.....  
 Cash income from sale of brick.....  
 Total income.....  
 Add cash balance at close of preceding year.....  
 Total receipts and income.....

## EXPENDITURES.

Losses-paid during the year (of which \$183.00 occurred in prior years).....  
 Salaries and fees paid to officers and directors (Schedule A).....  
 Fees retained (or remitted to assured) by agent or collectors.....  
 Paid borrowed money, \$1,600.00 of which was previous years indebtedness.....  
 Interest on borrowed money.....  
 All other expenditures (Schedule B).....  
 Total expenses paid during the year.....

## MISCELLANEOUS.

Number of assessments made during the year.....  
 Amount of assessments made during the year.....  
 Rate per cent of assessment on property insured.....  
 Amount re-assessed to cover deficiencies of former assessments.....  
 Amount of losses or expenses allowed to accumulate before an assessment is ordered.....

RECEIVERS' STATEMENTS.

ABSTRACTS

Compiled from the Statements of Receivers of

JUAL FIRE INSURANCE COMPANIES

OF THE

STATE OF MICHIGAN.

the Commissioner of Insurance for the Year Ending  
December 31, 1889.

## DETROIT MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT DETROIT.

(Incorporated June 16, 1887.)

Doing business in the counties of Wayne, Washtenaw and Lenawee.

EDWIN O. KRENTLER, *President*. - - - - - JOHN NATUS, *Sec*

P. O. address of Secretary, No. 44 Gratiot ave., Cowie Block, Detroit, M

Notice to "discontinue the issuing of policies and proceed to wind up business" served by Commis  
of Insurance April 4, 1889.

(Howell's Annotated Statutes of Michigan § 4255.)

Petition for appointment of Receiver filed in the circuit court for Wayne county, June 1889.

STATE OF MICHIGAN:

HENRY S. RAYMOND, Complainant,

vs.

The Detroit Mutual Fire Insurance Company of  
Wayne, Washtenaw and Lenawee Counties,  
Defendant.At a session of the circuit court for the county of Wayne, In Chancery, held at the court room  
city of Detroit, on the 11th day of July, A. D. 1889. Present, The Hon. George Gartner, Presiding C  
Judge, Hon. Geo. S. Hosmer, Cornelius J. Riley and Henry N. Brevoort, Circuit Judges.

Before the Hon. Henry N. Brevoort, Circuit Judge.

The motion for the appointment of a Receiver in this cause coming on to be heard, and the compl  
appearing by his solicitor, John B. Whelan, and the defendant appearing in open court by its sol  
Joseph M. Weiss, and said parties having been heard, on motion of John B. Whelan, solicitor for  
plainant, and said defendant consenting thereto, it is ordered that Walter S. Walker, of Detroit,  
county, Michigan, be and is hereby appointed as Receiver of all books, papers, equitable interests,  
in action, effects and personal property of said company defendant, with all the usual power  
Receiver in such cases, that as soon as he has duly qualified by filing his bond as hereinafter fix  
provided, he be authorized to enter into and take possession of all of said property of every kin  
wherever situated, and that said defendant on production to its president or secretary of a certifi  
of this order, and also a certificate of the clerk of this court that said Walker has filed the said bo  
deliver to said Receiver all its said property and do execute and deliver to said Receiver such bills of e  
assignments as shall be sufficient to convey and vest in said Receiver all of its interest, in all of i  
property and effects. It is further ordered that said receiver give a bond to the People of the S  
Michigan conditioned for the faithful discharge of his duties as such Receiver in the penal sum  
thousand dollars (\$5,000), with two (2) sufficient sureties, to be approved by the clerk of this court.  
further ordered that said Receiver be at liberty to apply to this court from time to time for instru  
in the discharge of his duties.

HENRY N. BREVOORT, *Circuit Ju*

## DETROIT MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT DETROIT.

(Incorporated June 16, 1887.)\*

To do business in the counties of Wayne, Washtenaw and Lenawee.

WALTER S. WALKER, *Receiver*. - - - - - No. 11 Buhl Block, Detroit, Mi

(Statement of condition December 31, 1889.)

\* Under Sec. 22 of Act No. 82, laws of 1873.

## DETROIT MUTUAL FIRE INSURANCE COMPANY.

449

## MEMBERSHIPS.

Members December 31, 1888, (Report of 1888, 810) Receiver reports.....	782
Increase, 18; decrease, 112; net decrease during the year.....	96
of members December 31, 1889.....	<u>686</u>

## RISKS.

In force December 31, 1888, reported, \$414,185; Receiver reports.....	\$527,810
deducted during the year.....	4,000
Withdrawn or canceled during the year.....	<u>\$581,810</u>
in force December 31, 1889.....	<u>65,550</u>
	<u>\$466,060</u>

## RESOURCES.

Amount of premium or deposit notes belonging to the company.....	\$8,958 72
of above by assessments.....	4,890 98
Proportion of said notes belonging to company.....	<u>\$4,067 74</u>
and.....	296 85
All other resources, safe, furniture, etc.....	150 00
Available resources.....	<u>\$4,514 59</u>

## LIABILITIES.

Due and payable.....	\$1,000 00
Unpaid.....	1,900 00
Amount of all other claims, viz: President's salary for Dec. 1888.....	25 00
Section of city map.....	20 00
\$50.00, clerk hire \$24.00.....	74 00
Liabilities.....	<u>\$3,019 00</u>

## INCOME.

Received during receivership up to January 1, 1890.....	\$608 40
---	----------

## EXPENDITURES.

.....	\$806 55
Balance on hand January 1, 1890.....	<u>\$296 85</u>

BY S. RAYMOND, *Commissioner of Insurance*:

Receiver of the Detroit Mutual Fire Insurance Company of Wayne, Washtenaw and Lenawee counties, herewith submit to you a report of the affairs of said company. I have not as yet levied an assessment, as Receiver, deeming it more advisable to make every effort to collect as much as possible of assessments. Accordingly an order was obtained from the circuit court of Wayne county to sue these back assessments, and as you will see by report I have succeeded in collecting about

WALTER S. WALKER, *Receiver*.



**FARMERS' MUTUAL FIRE INSURANCE COMPANY,**  
**OF MACOMB AND ST. CLAIR COUNTIES.**

(Incorporated June 15, 1888.)

Which did business in the counties of Macomb and St. Clair.

**JOHN W. GARDNER, Receiver.**

P. O. address, Atkins, M.

Under date of September 5, 1890, the Receiver writes: "The matters of the old company are practically closed, and with one assessment. All liabilities have been paid, with all expenses."

STATE OF MICHIGAN: }  
 Macomb County. } ss.

THE CIRCUIT COURT FOR SAID COUNTY—IN CHANCERY.

At a session of said court, held at the court house, in the city of Mt. Clemens, on Saturday, the first of February, 1890.

Present Hon. A. C. Canfield, Circuit Judge.

This being the day appointed by the court for the hearing of the application of John W. Gardner, Receiver heretofore appointed, the court being satisfied on due inspection of the accounts of said Receiver, and the vouchers and evidence produced by him, that the indebtedness of the said Farmers' Mutual Fire Insurance Company, of Macomb and St. Clair counties, has been paid and discharged, and that the amount of money expended by the said Receiver in connection with the execution of the trust imposed upon him, including the charges for his own services, are and have been fair and reasonable, it is on motion of Avery Brothers, solicitors of said Receiver, ordered that said Receiver be and is hereby discharged of and from all further duty or obligation in connection with the said Receivership. And it is further ordered and decreed that said Farmers' Mutual Fire Insurance Company be and the same shall henceforth stand as absolutely dissolved.

ARTHUR L. CANFIELD, Circuit Judge.

AN AMERICAN MUTUAL FIRE INSURANCE COMPANY,

LOCATED AT DETROIT.

(Incorporated February 29, 1888.)

To do business in the counties of Wayne, Oakland and Livingston.

(Statement of condition December 31, 1889.)

MEMBERSHIPS.

Members December 31, 1888.....	391
Increase, 421; decrease, 169; net increase during the year.....	252
of members December 31, 1889.....	643

RISKS.

Force December 31, 1888.....	\$252,867	
ded during the year.....	268,900	
		\$518,767
thdrawn or canceled during the year.....		89,450
		\$477,317 00
t in force December 31, 1889.....		

RESOURCES.

unt of premium or deposit notes belonging to the company.....	\$12,408 33	
of above by assessments collected.....	3,500 46	
		\$8,902 87
eed portion of said notes belonging to company.....		
nd.....	None.	
available resources.....		\$8,902 87

LIABILITIES.

due and payable (estimated).....	\$4,459 00
amount of all other claims, viz.: As appears from bills presented.....	83 87
liabilities.....	\$4,495 57

MICHIGAN:  
S. RAYMOND, Complainant,  
German American Mutual Fire Insurance Co.,  
Wayne, Oakland and Livingston counties,  
Defendant.

on of the Circuit Court for the county of Wayne, in chancery, held at the court room in the  
roit, on the 14th day of February, A. D. 1890. Present the Hon. George Gartner, presiding Cir-  
e Hon. George S. Hosmer, Cornelius J. Reilly and Henry N. Brevoort, Circuit Judges.  
Hon. Cornelius J. Reilly, Circuit Judge.  
on for the appointment of a Receiver in this cause coming on to be heard, and the complainant  
y his solicitor, John B. Whelan, and the defendant appearing in open court, by its solicitor,  
Van de Mark, and said parties having been heard and due deliberation being had thereon, it is  
at Walter S. Walker, of Detroit, Wayne county, Michigan, be and is hereby appointed as Receiver  
S, papers, equitable interests, things in action, effects and personal property, of said company  
with all the usual powers of a receiver in such cases; that as soon as he is duly qualified by  
nd, as hereinafter fixed and provided, he be authorized to enter into and take possession of all  
erty of every kind and wherever situated, and that said defendant on production to its presi-  
retary of a certified copy of this order, and also a certificate of this court, that said Walker has  
aid bond, do deliver to said Receiver all its said property and do execute and  
aid Receiver such bills of sale and assignments, as shall be sufficient to convey and vest in said  
of its interests in all of its said property and effects.  
her ordered that said Receiver give a bond to the people of the State of Michigan conditioned  
ful discharge of his duties as such Receiver, in the penal sum of five thousand dollars (\$5,000),  
) sufficient sureties, to be approved by the clerk of this court.  
her ordered that said Receiver be at liberty to apply to this court from time to time for the  
s in the discharge of his duties.  
copy.]  
LES C. KELLOGG, Deputy Register.

CORNELIUS J. REILLY., Circuit Judge.



# HOME MUTUAL FIRE INSURANCE COMPANY, OF IONIA, CLINTON AND MONTCALM COUNTIES.

(File No. 48.)

Which did business in the counties of Ionia, Clinton and Montcalm.

CLARENCE B. WARDLE, *Receiver*.

P. O. Address, Ionia,

*Hon. Henry S. Raymond, Commissioner of Insurance, Lansing, Mich.:*

SIR—As required by section No. 18 of act No. 82 of the session laws of 1878, the following report is submitted in the matter of the Home Mutual Fire Insurance Company of Ionia, Clinton and Montcalm counties, showing the condition and affairs of the Receivership of said company on the 31st day of December, 1889.

Since making his last report he has had a case in the Supreme Court against a member of this company. Case of Wardle vs. Townsend, decided June 21, 1889. Said case being very full and completely sustaining the Receiver on all points. Since the decision in said case, the Receiver has been pushing the matter as fast as possible and has a large number of cases pending in the circuit court for Ionia county.

The Receiver is very desirous of closing this matter up and is working to that end as fast as possible. Below is found the financial exhibit.

Cash on hand per last report .....	\$1,000
Received from assessment and interest .....	400
Total .....	\$5,000
Total expenses since last report, including clerk hire, attorney fees, court costs, postage and collection fees, over and above tax costs collected .....	
By cash on hand .....	\$5,000

All of which is respectfully submitted.

CLARENCE B. WARDLE, *Receiver*.

Ionia, Mich., Jan. 28, 1890.

THE MERCANTILE MUTUAL FIRE INSURANCE COMPANY,  
OF SANILAC, HURON AND TUSCOLA COUNTIES.

(File No. 41.)

Which did business in the counties of Sanilac, Huron and Tuscola.

ELBRIGE F. BACON, *Receiver*.

P. O. address of Receiver, No. 69, Moffat Block, Detroit.

(Statement of condition December 31, 1889.)

RESOURCES.

and.....	\$1,012 96
uncollected.....	20,382 63
.....	<u>\$21,395 59</u>

LIABILITIES.

ne and payable.....	\$20,559 16
other liabilities.....	667 39
abilities.....	<u>\$21,226 55</u>

INCOME.

d January 1, 1889.....	\$2,061 63
ed on assessments.....	176 53
from all other sources.....	896 00
.....	<u>\$2,638 16</u>

EXPENDITURES.

llowed by court.....	\$382 00
ervices allowed.....	1,000 00
penditures.....	288 20
.....	<u>\$1,620 20</u>

ber, 1889, an order was made in this case on the petition of the Receiver asking the advice of to whether he should sue all the persons who had not paid their assessments, and setting up certain persons who had not paid were as far as he could ascertain wholly uncollectible, and were collectible. After the hearing the court made an order that the Receiver sue certain persons considered good, and that he should not sue any of the others. These suits have been commenced as soon as they are disposed of the affairs of the Receivership will be closed.

ELBRIDGE F. BACON, *Receiver*.

**THE MUTUAL FIRE INSURANCE COMPANY,  
OF SANILAC, HURON AND TUSCOLA COUNTIES.**

(File No. 39.)

Which did business in the counties of Sanilac, Huron and Tuscola.

ELBRIDGE F. BACON, *Receiver.*

P. O. address of Receiver, No. 69, Moffat Block, Detroit.

Showing condition December 31, 1889.

**RESOURCES.**

Cash on hand.....	\$
Assessments of prior years uncollected.....	78,
Amount of all other resources.....	
Total .....	\$79,

**LIABILITIES.**

For losses due and payable .....	\$77,
Amount of all other claims.....	3,
Total .....	\$80,

**INCOME.**

Cash on hand January 1, 1889.....	\$2,
Cash collected on assessments .....	
Cash income from all other sources.....	
Total .....	\$2,

**EXPENDITURES.**

Services of receiver allowed by the court.....	\$1,
Clerk hire allowed by the court.....	3,
All other expenditures.....	
Total .....	\$2,

In November, 1889, at a hearing in this matter, the Circuit Court for the county of Sanilac made an order directing the Receiver to commence suit against certain persons named in the order who were considered collectible and also made an order that no suits should be commenced against any other persons than those named, and in accordance with the orders of the court suit has been commenced against the persons named, and as soon as these suits are disposed of the matters of this Receivership will be closed up.

ELBRIDGE F. BACON, *Receiver.*

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# INDEX.

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# INDEX

## TO ABSTRACTS OF STOCK COMPANIES.

### A.

	PAGE.
Etna, Conn.	10
Agricultural, N. Y.	15
Amazon, Ohio	17
American, Mass.	19
American, N. J.	22
American Central, Mo.	24
American Fire, N. Y.	26
American Fire, Pa.	29
Anglo-Nevada Assurance Corporation, Cal.	32
Artisans, Pa.	34
Aurora Fire and Marine, Ohio.	37

### B.

Boylston, Mass.	39
Broadway, N. Y.	41
British America Assurance, Canada	288
British and Foreign Marine (limited).	290
Buffalo German, N. Y.	43

### C.

California, Cal.	46
Citizens', N. Y.	48
Citizens', Pa.	51
City of London Fire, England	203
Commerce, N. Y.	53
Commercial Mutual (Marine), N. Y.	350
Commercial Union, England	206
Commonwealth, N. Y.	56
Concordia Fire, Wis.	58
Connecticut Fire, Conn.	60
Continental, N. Y.	63
Cooper, Ohio.	66

### D.

Detroit Fire and Marine, Detroit, Mich.	2
Dwelling House, Mass.	68

### E.

Eagle Fire, N. Y.	70
Empire State, N. Y.	73
Equitable Fire and Marine, R. I.	75
Eureka Fire and Marine, Ohio.	77
Exchange Fire, New York, N. Y.	80

### F.

Farmers' Fire, Pa.	82
Farragut Fire, N. Y.	84
Firemen's, N. J.	87
Firemen's, Ohio.	89
Firemen's Fund, Cal.	91



# INDEX

## TO ABSTRACTS OF STOCK COMPANIES.

### A.

	PAGE.
N. Y.	10
O.	15
iss.	17
J.	19
atral, Mo.	22
e, N. Y.	24
e, Pa.	26
a Assurance Corporation, Cal.	29
	32
	34
and Marine, Ohio.	37

### B.

ss.	39
Y.	41
ica Assurance, Canada	238
oreign Marine (limited)	290
an, N. Y.	43

### C.

al.	46
Y.	49
	51
on Fire, England	293
Y.	53
Mutual (Marine), N. Y.	350
Union, England	296
th, N. Y.	56
re, Wis.	59
Fire, Conn.	60
N. Y.	63
	66

### D.

and Marine, Detroit, Mich.	2
ase, Mass.	68

### E.

Y.	70
, N. Y.	73
re and Marine, B. I.	75
and Marine, Ohio.	77
re, New York, N. Y.	80

### F.

e, Pa.	82
s, N. Y.	84
J.	87
io.	89
and, Cal.	91



Fire Association of Philadelphia, Pa.  
 Fire Insurance Company of the County of Philadelphia, Pa.  
 Franklin, Ohio.  
 Franklin Fire, Pa.

## G.

German, Illinois.  
 German American, N. Y.  
 German Fire, Illinois.  
 German Fire, Pa.  
 Germania Fire, N. Y.  
 Germania Fire and Marine, Ohio.  
 Girard Fire and Marine, Pa.  
 Glens Falls, N. Y.  
 Grand Rapids Fire, Grand Rapids, Mich.  
 Granite State Fire, N. H.  
 Greenwich, N. Y.  
 Guardian Fire, N. Y.  
 Guardian Fire and Life, England.

## H.

Hamburg, Bremen, Germany.  
 Hanover Fire, N. Y.  
 Hartford Fire, Conn.  
 Home, N. Y.

## I.

Imperial Fire, England.  
 Insurance Co. of North America, Pa.  
 Insurance Co. of the State of Pennsylvania, Pa.

## J.

Jersey City, N. J.

## K.

Kings County Fire, N. Y.

## L.

Lancashire, England.  
 Liberty Insurance Co., N. Y.  
 Lion Fire, England.  
 Liverpool and London and Globe, England.  
 London Assurance Corporation, England.  
 London and Lancashire, England.  
 Long Island, N. Y.

## M.

Manheim, Germany.  
 Manufacturers and Builders' Fire, N. Y.  
 Manufacturers and Merchants', Pa.  
 Marine (limited), England.  
 Mechanics', Pa.  
 Mercantile, O.  
 Mercantile Fire and Marine, Mass.  
 Merchants', N. J.  
 Merchants', R. I.  
 Michigan Fire and Marine, Detroit, Mich.  
 Milwaukee Mechanics' Mutual, Wis.  
 Minneapolis Mutual Fire, Minn.  
 Mutual Fire Insurance Company of Chicago, Ill.

## N.

National Fire, Conn.  
 National Fire, N. Y.  
 Newark Fire, N. J.  
 New Hampshire Fire, N. H.  
 New York Fire, N. Y.  
 New York Bowery Fire, N. Y.  
 Niagara Fire, N. Y.  
 North American, Mass.  
 Northwestern National, Wis.

	PAGE.
and Mercantile, England.....	332
Insurance Company, England.....	334
on Fire, England.....	337
O.	
.....	196
.....	198
.....	200
P.	
N. Y. ....	204
Provision Dealers' Insurance Company, Ill. ....	206
Y. ....	206
Fire, Pa. ....	210
.....	213
N. H. ....	216
N. Y. ....	218
.....	220
ance, England.....	229
.....	228
utual Fire, Ill. ....	261
ashington, R. I. ....	227
re, Mass. ....	229
re Association, N. Y. ....	231
Q.	
nd.....	331
R.	
Pa. ....	233
man, N. Y. ....	235
nd.....	234
N. Y. ....	238
S.	
on and National, Scotland.....	337
.....	362
n.....	240
.....	243
re and Marine, Mass. ....	245
n, Pa. ....	248
Y. ....	251
ent and Insurance, Cal. ....	363
and Marine, Minn. ....	253
an, Minn. ....	364
e Company, England.....	340
.....	256
urance Company, Minn. ....	365
T.	
y, Pa. ....	259
and Marine, Ohio.....	261
.....	263
c Fire, Germany.....	342
U.	
.....	266
.....	269
Y. ....	271
, England.....	344
en's, Pa. ....	274
Fire, N. Y. ....	276
W.	
.....	279
ire, N. Y. ....	281
rance, Canada.....	346
ufacturers' Mutual, Ill. ....	355
City Fire, N. Y. ....	284

## MUTUAL FIRE INSURANCE COMPANIES OF MICHIGAN.

## C.

Citizens' Mutual Fire Insurance Co. of Calhoun Co. ....  
 Citizens' Mutual Fire Insurance Co. of Kalamazoo Co. ....  
 Citizens' Mutual Fire Insurance Co. of Kent, Allegan and Ottawa Counties .....  
 Citizens' Mutual Fire Insurance Co. of Oakland, Genesee and Shiawassee Counties .....  
 Citizens' Mutual Fire Insurance Co. of Palaaki .....  
 Concordia Mutual Ins. Co. ....

## D.

Detroit Manufacturers' Mutual Fire Ins. Co. ....  
 Detroit Mutual Fire Ins. Co. of Wayne, Washtenaw and Lenawee Counties .....

## E.

Eastern Jackson Farmers' Mutual Ins. Co. ....

## F.

Farmers' Home Mutual Fire Ins. Co. ....  
 Farmers' Mutual Fire Association of Berrien and Cass Counties .....  
 Farmers' Mutual Fire Ins. Co. of Allegan and Ottawa Counties .....  
 Farmers' Mutual Fire Ins. Co. of Barry and Eaton Counties .....  
 Farmers' Mutual Fire Ins. Co. of Branch Co. ....  
 Farmers' Mutual Fire Ins. Co. of Calhoun Co. ....  
 Farmers' Mutual Fire Ins. Co. of Cass Co. ....  
 Farmers' Mutual Fire Ins. Co. of Charlevoix, Emmett and Cheboygan Counties .....  
 Farmers' Mutual Fire Ins. Co. of Clinton Co. ....  
 Farmers' Mutual Fire Ins. Co. of Gladwin, Midland and Clare Counties .....  
 Farmers' Mutual Fire Ins. Co. of Grand Traverse, Antrim and Leelanaw Counties .....  
 Farmers' Mutual Fire Ins. Co. of Gratiot and Isabella Counties .....  
 Farmers' Mutual Fire Ins. Co. of Hillsdale Co. ....  
 Farmers' Mutual Fire Ins. Co. of Ingham Co. ....  
 Farmers' Mutual Fire Ins. Co. of Ionia Co. ....  
 Farmers' Mutual Fire Ins. Co. of Jackson Co. ....  
 Farmers' Mutual Fire Ins. Co. of Kalamazoo Co. ....  
 Farmers' Mutual Fire Ins. Co. of Kalkaska, Missaukee and Wexford Counties .....  
 Farmers' Mutual Fire Ins. Co. of Kent Co. ....  
 Farmers' Mutual Fire Ins. Co. of Lake, Osceola and Wexford Counties .....  
 Farmers' Mutual Fire Ins. Co. of Lenawee Co. ....  
 Farmers' Mutual Fire Ins. Co. of Macomb Co. ....  
 Farmers' Mutual Fire Ins. Co. of Manistee, Benzie and Mason Counties .....  
 Farmers' Mutual Fire Ins. Co. of Monroe and Wayne Counties .....  
 Farmers' Mutual Fire Ins. Co. of Ogemaw, Arenac and Iosco Counties .....  
 Farmers' Mutual Fire Ins. Co. of Ottawa and Allegan Counties .....  
 Farmers' Mutual Fire Ins. Co. of Saginaw Co. ....  
 Farmers' Mutual Fire Ins. Co. of St. Clair and Sanilac Counties .....  
 Farmers' Mutual Fire Ins. Co. of St. Joseph Co. ....  
 Farmers' Mutual Fire Ins. Co. of Van Buren Co. ....

## G.

Genesee County Farmers' Mutual Fire Ins. Co. ....  
 German Baptist Brethren F. M. F. Ins. Co. of Barry, Ionia and Kent Counties .....  
 German Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Counties .....  
 German Farmers' Mutual Fire Ins. Co. of St. Clair Co. ....  
 German Farmers' Mutual Fire Ins. Co. of Sebewaing, etc. ....  
 German Farmers' Fire Ins. Co. of Washtenaw Co. ....

## I.

Ionia, Eaton and Barry Farmers' Mutual Fire Ins. Co. ....

## L.

Lapeer County Farmers' Mutual Fire Ins. Co. ....  
 Livingston County Mutual Fire Ins. Co. ....

## M.

Manufacturers' Mutual Fire Ins. Co. ....  
 Michigan Millers' Mutual Fire Ins. Co. ....  
 Michigan Mutual Tornado, Cyclone and Windstorm Ins. Co. ....  
 Monitor Mutual Fire Ins. Co. ....  
 Mutual City and Village Fire Ins. Co. of Berrien, Cass and Van Buren Counties .....

## P.

Patrons' Mutual Fire Ins. Co. ....  
 People's Mutual Fire Ins. Co. of Ionia, Montcalm and Clinton Counties .....

## S.

	PAGE.
County Village Fire Ins. Co. ....	484
Farmers' Mutual Fire Ins. Co. of Montcalm and Kent Counties. ....	486
Mutual Fire Insurance Co. ....	487
Michigan Mutual Tornado, Cyclone and Wind Storm Ins. Co. ....	488
Washtenaw F. M. F. Ins. Co. ....	489
Farmers' Mutual Fire Ins. Co. of Osceola and Wexford Counties. ....	440

## T.

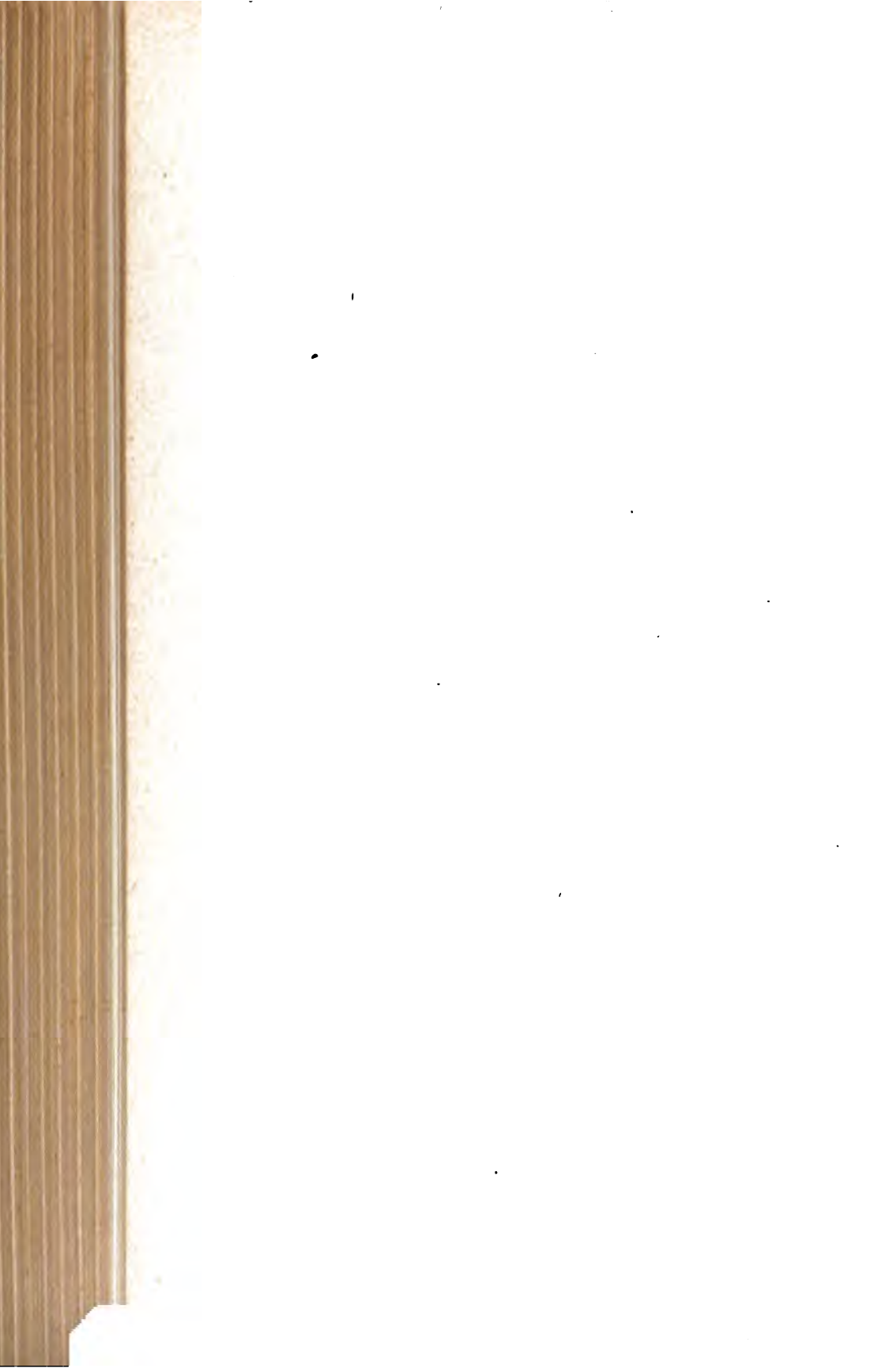
Farmers' Mutual Fire Ins. Co. of Macomb and Wayne Counties. ....	441
Farmers' Mutual Fire Ins. Co. of St. Joseph Co. ....	448
County Farmers' Mutual Fire Ins. Co. ....	444

## W.

Mutual Fire Ins. Co. of Washtenaw Co. ....	445
--	-----

## RECEIVERS' STATEMENTS.

Mutual Fire Ins. Co. ....	448
Mutual Fire Ins. Co. of Macomb and St. Clair Counties. ....	450
American Mutual Fire Ins. Co. of Wayne, Oakland and Livingston Counties. ....	451
Mutual Fire Ins. Co. of Ionia, Clinton and Montcalm Counties. ....	452
Mutual Ins. Co. of Sanilac, Huron and Tuscola. ....	453
Ins. Co. of Sanilac, Huron and Tuscola Counties. ....	454









TWENTIETH  
ANNUAL REPORT  
OF THE  
COMMISSIONER OF INSURANCE  
OF THE  
STATE OF MICHIGAN,  
YEAR ENDING DECEMBER 31, 1890.  
PART II.  
LIFE AND CASUALTY INSURANCE.

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BY AUTHORITY.

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LANSING:  
ROBERT SMITH & Co., STATE PRINTERS AND BINDERS.  
1890.





# CONTENTS.

	PAGE.
th Annual Report of Commissioner of Insurance, Part II.....	v
and Classification of Authorized Companies.....	v
s of business of Michigan Mutual Life Ins. Co.....	vi
Imperial Life Ins. Co.....	vii
ative Statement of business of Companies of other States.....	viii
son of business from 1870 to and including 1889.....	ix
Liabilities.....	ix
Disbursements, Exhibit of Policies, 1888-1889.....	x
FIDELITY AND CASUALTY INSURANCE COMPANIES.	
of Companies and analysis of business.....	x. xi
COÖPERATIVE LIFE AND ACCIDENT ASSOCIATIONS.	
Michigan licensed during 1889 and closed up.....	xii
States admitted since June 26, 1889.....	xii
own.....	xii
n business of Associations of Michigan and other States.....	xii
nd Liabilities, Income and Expenditures.....	xiii
s and Expenditures of Insurance Bureau, Fiscal Year (ten months).....	xiv
STATISTICAL TABLES.	
<i>Life Insurance Companies.</i>	
I. Michigan business of Life Insurance Companies.....	xvi
I. General balances of Assets and Liabilities.....	xvii
II. Ledger Assets of Life Insurance Companies doing business in this State.....	xx
V. Comparison of Income and Disbursements.....	xxii
V. Comparison of Policies and Amount at Risk.....	xxiv
II. Showing Amount and Manner of Terminations.....	xxvi
II. Dates of Admission, Names of Officers, etc., of Life Insurance Companies doing business in this State.....	xxviii
<i>Casualty Companies.</i>	
II. Assets, Liabilities, Income and Disbursements.....	xxx
X. Attorneys and Michigan business of Casualty Companies.....	xxxi
<i>Coöperative Associations of Michigan and Other States.</i>	
X. General business.....	xxxii
CI. Michigan business.....	xxxiv
II. Assets and Liabilities.....	xxxvi
II. Income and Disbursements.....	xxxviii
V. Name and Location of Officers and Attorneys.....	xl
s of Annual Statements.....	2, 194 195



# TWENTIETH ANNUAL REPORT

OF THE

## COMMISSIONER OF INSURANCE.

### PART II.—LIFE, FIDELITY AND CASUALTY INSURANCE COMPANIES AND COÖPERATIVE INSURANCE ASSOCIATIONS.

STATE OF MICHIGAN, }  
INSURANCE BUREAU, }  
Lansing, May 15, 1890. }

CYRUS G. LUCE, *Governor* :

The Commissioner of Insurance has the honor to submit herewith Part of the Twentieth Annual Report of the Insurance Bureau, containing a exhibit of the condition on the 31st day of December, 1889, of the Life Insurance Companies, the Fidelity and Casualty Insurance Companies and Coöperative Life and Accident Insurance Associations of this and other States, authorized to transact business in this State during the year 1889, compiled from the annual statements of the companies on file in this Bureau. The whole number of such companies was seventy-five, classified as follows:

Michigan Life Insurance Companies .....	2
Insurance Companies of other States .....	31
Assessment Life and Accident Insurance Associations of Michigan .....	7
Assessment Life and Accident Insurance Associations of other States ..	24
Fidelity Insurance Company of Michigan .....	1
Fidelity and Casualty Insurance Companies of other States .....	10

During the year 1889, two life insurance companies not organized under the laws of this State, were admitted to Michigan, viz.: The Commercial Life Insurance Co., of New York City, Sept. 18. The Canada Life Insurance Company, of Hamilton, Canada, Nov. 25.

The latter is the first life insurance company organized under the laws of a foreign government which has ever been authorized to do business in

Michigan. Before its admission, I caused a thorough examination books, securities, etc., to be made under my direction, by my chief actuary and assistants. The result of the examination proved the company was entitled to admission, after depositing with the Treasurer, securities amounting to \$100,000 as required by our (United States bonds in this case.)

#### HOME COMPANIES.

The annual statements of the two Michigan Life Insurance Companies show them to be in prosperous condition, which must be encouraging to their officers and policy-holders.

The following synopsis of their statements show in brief their condition Dec. 31, 1889. Detailed statements will be found further on.

#### THE MICHIGAN MUTUAL LIFE INSURANCE COMPANY OF DETROIT

The annual statement of this company for the year 1889, again shows an increase in its business and an improvement in its financial condition. The following figures show its general condition:

##### ASSETS.

Net or ledger assets Dec. 31, 1889.....	\$2,403,102 32	
Other assets.....	210,211 15	
<b>Total assets.....</b>		<b>\$2,613,313 47</b>
Less items not admitted.....		24,000 00
<b>Total admitted assets.....</b>		<b>\$2,589,313 47</b>

##### LIABILITIES.

Net reserve.....	\$2,184,326 00	
Unpaid losses and matured endowments...	30,670 13	
Other liabilities.....	357 28	
<b>Total liabilities.....</b>		<b>\$2,215,353 41</b>
<b>Surplus as regards policy-holders on basis of admitted assets</b>		<b>\$373,959 06</b>

##### INCOME.

Premiums received.....	\$676,319 14	
Interest, etc.....	133,744 68	
<b>Total income.....</b>		<b>\$810,063 82</b>



# COMMISSIONER OF INSURANCE.

vii

## DISBURSEMENTS.

esses and matured endowments.....	\$201,303 29	
ds, etc., to policy-holders.....	77,042 91	
	<hr/>	
al paid to policy-holders.....	\$278,346 20	
ds to stockholders.....	17,500 00	
s of management.....	210,004 90	
	<hr/>	
al disbursements.....		\$505,851 10
		<hr/>
ess of income over disbursements.....		\$304,212 72
		<hr/>

## BUSINESS IN MICHIGAN.

olicies issued in 1889, 429, insuring.....	\$911,363 82	
olicies in force Dec. 31, 1889, 3,553, insuring.....	7,358,361 91	
ns received.....	283,489 73	
aid.....	48,723 62	

## ENTIRE BUSINESS.

olicies issued in 1889, 2,329, insuring.....	\$4,472,163 14	
olicies in force Dec. 31, 1889, 10,898, insuring.....	20,372,156 33	
aid.....	201,303 29	

# THE IMPERIAL LIFE INSURANCE COMPANY, OF DETROIT.

## ASSETS.

edger assets Dec. 31, 1889.....	\$144,120 22	
assets.....	34,490 16	
	<hr/>	
al assets.....	\$178,610 38	
ms not admitted.....	\$2,506 85	
	<hr/>	
al admitted assets.....	\$176,103 53	

## LIABILITIES.

erve.....	\$46,273 09	
losses.....	4,000 00	
	<hr/>	
al liabilities.....	50,273 09	
	<hr/>	
as regards policy-holders on basis of admitted assets	\$125,830 44	
	<hr/>	

## ANNUAL REPORT OF THE

## INCOME.

Premiums received.....	\$169,731
Interest.....	7,319
Total income.....	<u>\$176,050</u>

## DISBURSEMENTS.

Death losses paid.....	\$80,571 37
Dividends, etc., to policy-holders.....	<u>21,319 34</u>
Total payment to policy-holders.....	\$101,891
Expenses of management.....	73,159
Total disbursements.....	<u>\$175,050</u>

## BUSINESS IN MICHIGAN.

Number of policies issued in 1889, 118, insuring.....	\$401,118
Number of policies in force Dec. 31, 1889, 849, insuring.....	2,239
Premiums received.....	42
Losses paid.....	<u>30</u>

## ENTIRE BUSINESS.

Number of policies written in 1889, 1,315, insuring.....	5,547
Number of policies in force Dec. 31, 1889, 2,774, insuring.....	10,015
Premiums received.....	169
Losses paid.....	<u>80</u>

## \*COMPARATIVE STATEMENT OF THE BUSINESS IN MICHIGAN

Of all the Life Insurance Companies authorized to do business in the State for the year ending December 31, 1889:

	Number.	Amount.
Policies written in 1888.....	6,634	\$14,305
Policies written in 1889.....	<u>6,822</u>	<u>19,693</u>
Increase in number.....	188	
Increase in amount insured.....		<u>\$5,388</u>
Policies in force Dec. 31, 1888.....	35,599	\$74,991
Policies in force Dec. 31, 1889.....	<u>37,734</u>	<u>84,185</u>
Increase in 1889.....	<u>2,135</u>	<u>\$9,193</u>
Premiums received in 1888.....		\$2,450
Premiums received in 1889.....		<u>2,912</u>
Increase in 1889.....		<u>\$462</u>

\* Does not include industrial business.

aid in 1888	\$809,935 34
aid in 1889	784,800 83
crease in 1889	<u>\$25,134 51</u>

Following table gives a comparative statement of life insurance in  
n from 1870 to 1889, inclusive:

*Comparisons of Life Business in Michigan from 1870.*

No. Com- panies.	New policies issued.		Policies in force at end of year.		Premiums received.	Losses paid.
	Number.	Amount.	Number.	Amount.		
66	10,172	\$18,421,550 00	27,597		\$1,690,577 08	\$405,419 58
56	10,156	17,339,265 00	29,212	\$59,498,961 00	1,324,975 30	432,190 00
45	7,352	15,473,579 00	29,192	59,641,984 00	1,966,492 91	432,206 00
44	7,075	15,164,597 00	29,421	61,548,167 00	1,844,262 92	542,867 90
37	5,485	10,786,048 00	25,049	54,165,454 00	1,730,357 23	563,622 55
35	4,685	8,647,459 00	25,291	53,460,067 00	1,663,397 28	663,729 07
33	3,795	6,906,513 00	23,514	48,274,551 00	1,433,226 06	606,369 43
27	3,206	5,624,971 00	20,852	42,107,982 00	1,240,863 14	469,326 34
28	2,624	4,351,794 00	20,068	39,674,556 00	993,217 88	473,847 37
28	2,637	4,206,078 00	20,022	38,650,797 00	1,006,964 60	536,964 23
27	2,901	5,597,754 35	20,358	39,441,212 41	1,052,765 22	426,788 63
26	3,542	7,725,613 00	21,782	42,782,277 00	1,216,630 76	635,967 79
26	1,478	8,968,791 12	24,096	47,578,664 53	1,430,249 20	673,492 34
26	4,843	10,641,252 31	26,206	52,863,356 18	1,650,997 90	664,831 56
29	4,325	9,031,411 26	27,130	54,706,016 77	1,787,763 06	800,991 79
29	4,219	8,997,452 25	27,968	56,910,204 44	1,785,238 08	898,455 48
29	5,963	11,967,555 91	30,946	63,768,216 16	2,083,760 06	657,624 83
30	5,970	12,566,699 96	33,122	69,254,562 43	2,300,040 93	823,817 92
*30	6,634	14,306,236 47	35,599	74,991,337 58	2,450,530 76	909,985 34
*32	6,822	19,693,400 25	37,734	84,186,662 38	2,912,788 66	784,800 83

inding the Prudential Ins. Co. of Newark. N. J.

II of this report gives the assets and liabilities of all of the Life  
e Companies authorized to do business in Michigan in 1889, as

ASSETS.

edger assets, Dec. 31, 1889	\$666,219,692 47
assets	<u>34,132,396 51</u>
al assets	\$700,352,088 98
tems not admitted	<u>2,340,427 91</u>
al admitted assets	<u>\$698,011,661 07</u>

LIABILITIES.

erve	\$583,148,619 73
losses and matured endowments	3,263,818 55
abilities	<u>4,037,205 65</u>



Total liabilities .....	\$590,449,
Surplus as regards policy-holders on basis of admitted assets .....	\$107,562,

Table IV gives the income and disbursements of all the Life Insurance Companies doing business in Michigan for the year 1889, the aggregate amounts of which are as follows:

INCOME.

Premiums received .....	\$136,604,607 37
Interest and rents .....	33,187,385 98
From other sources .....	5,268,319 81
Total income .....	\$175,060,

DISBURSEMENTS.

Death losses and matured endowments	\$52,587,858 31
Dividends, etc., to policy-holders .....	27,589,521 88
Total paid to policy-holders .....	\$80,177,380 19
Dividends to stockholders .....	404,635 50
Expenses of management .....	37,121,005 73
Total disbursements .....	117,703,
Income over disbursements .....	\$57,347,

EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force Dec. 31, 1888 .....	1,034,686	\$2,768,445,
Policies written in 1889 .....	249,866	784,053,
Total .....	1,284,552	\$3,552,498,
Policies terminated in 1889 .....	132,214	403,778,
Policies in force Dec. 31, 1889 .....	1,152,338	\$3,148,719,

FIDELITY AND CASUALTY INSURANCE COMPANIES.

There are now one Michigan Accident Insurance Company and one Fidelity and Casualty Insurance Companies of other States authorized to transact business in Michigan.

HOME COMPANY.

The Standard Life and Accident Insurance Company, of Detroit, organized under the laws of this State in 1884, transacts the business of an insurance only. The following abstract from its annual statement in brief its condition Dec. 31, 1889:

Capital stock paid up .....	\$200,000 00
-----------------------------	--------------

# COMMISSIONER OF INSURANCE.

xi

## ASSETS.

mitted assets.....	\$528,623 50
--------------------	--------------

## LIABILITIES.

except capital stock and including re-insurance .....	311,662 62
--	------------

us on policy-holders' account.....	<u>\$216,960 88</u>
------------------------------------	---------------------

VIII shows the capital, assets, liabilities, income and disburse-  
all Fidelity and Casualty Insurance Companies authorized to do  
n Michigan during the year 1889. The aggregate amount of  
is as follows:

## CAPITAL.

ock paid up.....	\$3,754,600 00
------------------	----------------

## ASSETS.

mitted assets.....	\$11,816,522 39
--------------------	-----------------

## LIABILITIES.

lieties except capital stock.....	\$6,144,692 14
ock.....	<u>3,754,600 00</u>

lieties, including capital stock.....	9,899,292 14
---------------------------------------	--------------

ver all liabilities.....	<u>\$1,917,230 25</u>
--------------------------	-----------------------

n policy-holders' account.....	<u>\$5,671,830 25</u>
--------------------------------	-----------------------

## INCOME.

ome.....	\$7,137,976 30
----------	----------------

## DISBURSEMENTS.

d.....	\$2,363,250 49
.....	4,208,709 88
.....	<u>348,276 00</u>

disbursements.....	6,920,236 37
--------------------	--------------

er disbursements.....	<u>\$217,739 93</u>
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## COÖPERATIVE OR ASSESSMENT LIFE AND ACCIDENT INSURANCE ASSOCIATIONS.

### MICHIGAN ASSOCIATIONS.

During the year 1889 one assessment accident association was organized under the laws of this State and received authority to commence business, viz.: The Preferred Masonic Mutual Accident Association of Michigan, Detroit.

### CLOSED UP.

Since my last report the following named Assessment Life Insurance Associations of Michigan, have gone out of business, viz.: Union Life Association, Detroit, Hon. Charles Austin, Battle Creek, appointed receiver by the Circuit Court for the county of Wayne, in chancery, Dec. 24, 1889. Mutual Life Association of Michigan, St. Johns, James Bessley, St. Johns, appointed receiver by Circuit Court for the county of Clinton, in chancery, May 7, 1890. Michigan Life Association of Detroit, affairs wound up by its officers, Dec. 1889.

### ASSOCIATIONS OF OTHER STATES.

The assessment associations named below have been admitted to business since the date of my last report:

U. S. Masonic Benevolent Association, Council Bluffs, Iowa, organized, 1889.

Total Abstinence Life Association of America, Chicago, Ill., April 1889.  
Preferred Mutual Accident Association, New York City, May 1889.  
Mercantile Mutual Accident Association, Boston, Mass., May, 1889.

### WITHDRAWN.

Family Fund Society, New York City.

United Life and Accident Association, New York City.

Equitable Accident Association, Binghamton, N. Y., gone out of business.

Table XI shows the business in Michigan of all the Coöperative Mutual Benefit Associations authorized to transact business in this State during the year 1889, which filed statements in this Bureau, as follows:

	Number.	
Certificates in force December 31, 1888.....	24,054	\$6
Certificates written in 1889.....	12,718	3
Total .....	36,772	\$9
Ceased to be in force in 1889.....	7,926	2
Total in force Dec. 31, 1889.....	28,846	\$7
Claims paid in Michigan.....		

XII and XIII show the assets, liabilities, income and expenditures of all the Coöperative or Mutual Benefit Associations of this and those authorized to do business in Michigan during the year 1889,

ASSETS.		
.....	\$6,668,866 37	
.....	303,700 82	
.....		
assets.....		\$6,992,567 19
LIABILITIES.		
claims.....	\$85,826 80	
claims.....	489,989 85	
.....		
liabilities.....		575,816 65
other liabilities.....		\$6,416,750 54
.....		
at mortuary assets.....		\$3,056,825 62
at mortuary liabilities.....		3,220,514 42
.....		
contingent liabilities over contingent assets.....		\$163,688 80
INCOME.		
membership fees.....	\$1,061,374 74	
dividends.....	1,139,946 64	
interest.....	9,684,380 81	
examiners' fees.....	60,812 93	
.....		
from members.....		\$11,946,515 12
other sources.....		478,139 29
.....		
income.....		\$12,424,654 41
EXPENDITURES.		
paid.....	\$7,598,182 70	
payments.....	3,316,846 64	
.....		
expenditures.....		10,915,029 34
.....		
over expenditures.....		\$1,509,625 07

RECEIPTS AND EXPENSES OF THE INSURANCE BUREAU DURING THE FISCAL YEAR  
BEGINNING JULY 1, 1889, UP TO MAY 1, 1890. (TEN CALENDAR MONTHS.)

## RECEIPTS.

From tax on business of authorized Fire Insurance Cos.....	\$10
From tax on business of authorized Life Insurance Cos.....	5
From tax on business of authorized Casualty Companies.....	
From State Coöperative Associations, license fees.....	
From Coöperative Associations of other States, license fees..	
From penalties from unauthorized Fire Insurance Companies	
From taxes collected from unauthorized Fire Ins. Companies	
From retaliatory charges under life insurance law.....	
From fees for copies of records.....	
From labor fees from Nat'l Board of Underwriters.....	
Total .....	\$16

## EXPENSES.

Salary of Commissioner, Henry S. Raymond—ten months...	\$
Salary of Deputy, Henry N. Lawrence—ten months.....	
Salary of chief clerk, H. W. Walker—ten months.....	
Salary of extra clerk, J. Van Wormer.....	
Printing and binding reports, part I (estimated).....	
Miscellaneous printing and binding.....	
Stationery and books.....	
Express charges.....	
Postage and box rent.....	
Telegrams.....	
Expenses investigating unlawful insurance and relative to insolvent Mutual Fire Ins. Companies.....	
Total .....	\$

Respectfully,

HENRY S. RAYMOND,  
*Commissioner of Insurance*



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STATISTICAL TABLES.

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LIFE INSURANCE.

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TABLE III.—Balance of Net or Ledger Assets December 31, 1889, Compiled from the Statements of Life Insurance Companies doing Business in Michigan.

[For character of investments composing net balances—as indicated in column No. 5—see detailed statements.]

Name and Location.	Cash Capital.	1. Net or Ledger Assets Dec. 31, 1888.	2. Add In- come during 1889.	3. Total Assets of 1888 and Income of 1889.	4. Deduct Disbursements during 1889.	5. Balance of Net or Ledger Assets Dec. 31, 1889.	6. Depreciation of Ledger Assets as Estimated by the Co.	7. Ledger Assets less Estimated Depreciation.
<i>Michigan Companies.</i>								
Michigan Mutual, Detroit.....	\$250,000 00	a \$2,092,889 60	\$810,063 63	\$2,908,953 42	\$505,851 10	\$2,403,102 32		\$2,403,102 32
Imperial, Detroit.....	118,000 00	142,384 65	176,762 25	519,346 90	175,226 68	144,120 22		144,120 22
<i>Companies of other States.</i>								
Etna, Hartford, Conn.....	1,250,000 00	\$2,324,197 59	5,516,769 04	\$7,840,966 63	4,601,082 70	\$3,239,883 93		\$3,239,883 93
Berkshire, Pittsfield, Mass.....	25,500 00	b 3,966,999 91	1,102,999 06	5,069,998 97	845,413 59	4,224,585 40		4,222,839 27
Canada Life, Hamilton, Canada.....	125,000 00	h 9,388,027 98	1,375,489 18	10,763,517 11	680,975 24	c 10,072,541 87	\$1,759 13	e 10,072,541 87
Commercial Union, New York, N. Y.....	150,000 00	150,000 00	19,917 95	169,917 95	53,764 55	116,153 40		116,153 40
Connecticut General, Hartford, Conn.....	150,000 00	1,757,560 75	345,738 16	2,103,298 91	237,511 35	1,865,787 56		1,817,971 92
Connecticut Mutual, Hartford, Conn.....	100,000 00	7,701,221 27	63,249,241 30	70,950,462 57	6,916,599 06	56,033,863 51	47,815 64	56,032,541 24
Equitable Assurance, New York, N. Y.....	100,000 00	e 86,827,086 92	30,386,268 38	117,213,355 30	17,846,952 89	101,373,393 31		101,373,393 31
Germania, New York, N. Y.....	200,000 00	13,106,560 64	2,965,000 20	16,066,560 84	2,106,468 60	13,963,092 24		13,963,092 24
Hartford Life & Annuity, Hartford, Conn.....	250,000 00	666,263 24	41,768 14	707,031 38	95,497 99	641,533 49	10,779 25	630,779 24
Home, Brooklyn, N. Y.....	125,000 00	6,027,120 17	1,224,016 06	7,251,136 23	908,114 52	6,343,021 73		6,343,021 73
John Hancock Mutual, Boston, Mass.....	100,000 00	3,161,983 19	1,769,545 05	4,931,528 24	1,535,945 79	3,425,582 45		3,425,582 45
Manhattan, New York, N. Y.....	100,000 00	10,961,149 08	2,250,068 05	13,211,217 13	2,121,718 99	11,089,498 14		11,069,498 14
Massachusetts Mutual, Springfield, Mass.....	1,000,000 00	8,828,173 49	2,412,168 20	11,240,341 69	1,622,331 23	9,618,010 46		9,618,010 46
Metropolitan, New York, N. Y.....	1,000,000 00	8,725,196 47	14,897,355 59	23,622,552 06	6,450,236 72	17,172,315 34		17,172,315 34
Mutual, New York, N. Y.....	1,000,000 00	116,577,968 67	34,496,098 29	151,074,066 96	21,629,502 61	129,444,574 35		129,444,574 35
Mutual Benefit, Newark, N. J.....	41,986,020 80	41,986,020 80	7,968,656 66	49,954,677 46	6,242,831 62	43,711,845 84		43,598,347 86
National, Montpelier, Vt.....	1,000,000 00	4,890,431 62	1,791,674 85	6,682,106 47	1,075,871 74	5,606,234 73		5,596,234 23
New England Mutual, Boston, Mass.....	1,000,000 00	15,214,534 45	3,672,195 99	18,886,730 44	2,808,822 28	16,077,908 16		16,077,908 16
New York, New York, N. Y.....	1,000,000 00	86,891,906 63	28,880,123 74	115,772,030 37	17,875,949 94	97,896,080 43		97,896,080 43
Northwestern Mutual, Milwaukee, Wis.....	1,000,000 00	31,525,125 55	9,879,458 57	40,904,584 42	5,260,845 61	35,643,738 81		35,643,738 81
Pacific Mutual (Life), San Francisco, Cal.....	1,000,000 00	1,755,842 98	1,791,674 85	3,547,517 83	1,075,871 74	2,471,646 09		2,471,646 09
Peen Mutual, Philadelphia, Pa.....	1,000,000 00	13,951,924 04	3,972,195 99	17,924,119 03	2,808,822 28	15,115,296 75		15,115,296 75
Phoenix, New York, N. Y.....	1,000,000 00	1,755,842 98	1,791,674 85	3,547,517 83	1,075,871 74	2,471,646 09		2,471,646 09
Prudential, Newark, N. J.....	1,000,000 00	1,755,842 98	1,791,674 85	3,547,517 83	1,075,871 74	2,471,646 09		2,471,646 09
Rockefeller, New York, N. Y.....	1,000,000 00	1,755,842 98	1,791,674 85	3,547,517 83	1,075,871 74	2,471,646 09		2,471,646 09
Traders, New York, N. Y.....	1,000,000 00	1,755,842 98	1,791,674 85	3,547,517 83	1,075,871 74	2,471,646 09		2,471,646 09
Western, New York, N. Y.....	1,000,000 00	1,755,842 98	1,791,674 85	3,547,517 83	1,075,871 74	2,471,646 09		2,471,646 09
Yankee, New York, N. Y.....	1,000,000 00	1,755,842 98	1,791,674 85	3,547,517 83	1,075,871 74	2,471,646 09		2,471,646 09

United States, New York, N. Y. ....	125,000 00	8,923,952 38	2,531,928 64	11,455,881 02	1,848,676 88	9,607,204 14	9,607,204 14
Totals .....	\$5,128,150 00	\$609,241,743 41	\$175,336,504 85	\$784,573,248 26	\$117,852,643 37	\$966,725,604 89	\$966,226,561 05

- a** \$3,712.88 was deducted from profit and loss account.  
**b** \$672.34 decrease in funds held to cancel certain contingent liabilities.  
**c** \$6,898.58, items not admitted, have not been deducted.  
**d** \$304,879.94 deducted from cost of home office building.  
**e** \$900,000 deducted from real estate account.  
**f** Includes income and disbursements in accident department.  
**g** Decreased by purchase of 1,379 shares by policy-holders and paid for out of assets. Amount, \$307,534.24.  
**h** Balance April 30, 1889.  
**i** Decrease in assets during 1889, \$3,742.08.



TABLE IV.—Comparison of Income and Disbursements.

Name and location.	Income, 1889.			Total Income.	Disbursements, 1889.					
	Premiums Less Amount Paid for Re-insurance.	Interest and Rents.	From all other Sources.		Death Losses and Matured Endowments.	Dividends and other Disbursements.	Total Payments to Policy-holders.	Dividends to stock-holders.	Expenses of Management.	Total Disbursements.
<i>Michigan Companies.</i>										
Michigan Mutual, Detroit.....	\$676,319 14	\$133,744 68		\$810,063 82	\$201,303 29	\$77,042 91	\$278,346 20	\$17,500 00	\$210,004 90	\$505,851 10
Imperial, Detroit.....	169,686 50	7,075 75		176,762 25	80,571 37	21,319 34	101,890 71		78,355 97	175,236 68
<i>Companies of other States.</i>										
Elina, Hartford, Conn.....	3,738,702 89	1,758,844 64	\$19,221 51	5,516,769 04	2,686,901 94	954,538 89	3,641,440 83	125,000 00	824,391 87	4,601,082 70
Berkshire, Pittsfield, Mass....	902,257 64	200,641 44		1,102,999 08	321,870 00	291,208 14	613,078 14	1,785 00	230,550 45	845,413 59
Canada Life, Hamilton, Canada.	973,789 65	359,512 60	42,136 98	1,375,439 18	325,411 47	117,963 97	443,275 44	12,500 00	175,199 80	630,975 24
Commercial Union, New York, N. Y.	17,218 81	2,699 14		19,917 95					53,764 55	53,764 55
Connecticut General, Hartford, Conn.....	238,175 15	103,961 09	3,531 92	345,738 16	130,325 30	22,561 62	152,896 92	12,000 00	72,624 43	237,511 35
Connecticut Mutual, Hartford, Conn.....	4,418,336 47	3,047,518 06	235,366 72	7,701,221 27	4,170,092 33	1,600,230 98	5,889,313 31		1,077,066 65	6,916,399 96
Equitable Assurance, New York, N. Y.	25,357,522 75	5,085,765 53		30,393,288 28	7,878,499 53	3,964,338 86	11,942,857 89	7,000 00	5,997,095 00	17,846,952 89
Germania, New York, N. Y.	2,256,311 01	702,394 21	3,804 86	2,963,000 20	1,124,610 02	413,163 03	1,537,773 05	24,000 00	544,720 55	2,106,493 60
Hartford Life and Annuity, Hartford, Conn.....	7,577 28	33,900 13	15 73	41,798 14	7,692 00	81,359 79	89,041 79		6,456 20	95,497 99
Home, Brooklyn, N. Y.	980,301 01	298,835 43	729 64	1,224,916 08	397,271 23	231,625 95	638,897 18	15,000 00	284,217 34	908,114 52
John Hancock Mutual, Boston, Mass.	1,616,585 01	181,026 52	1,931 52	1,799,543 05	724,800 47	98,069 78	832,890 25		713,055 54	1,535,945 79
Manhattan, New York, N. Y.	1,762,957 78	498,566 63	533 64	2,250,058 05	1,081,498 88	410,069 11	1,441,567 99	24,000 00	656,131 00	2,121,718 99
Massachusetts Mutual, Springfield, Mass.	1,987,547 25	504,832 36	39,788 59	2,412,168 20	657,991 00	404,018 29	1,062,009 29		530,321 94	1,622,331 23
Metropolitan, New York, N. Y.	8,942,945 81	399,021 44	13,229 72	8,725,196 47	3,045,194 77	62,319 88	3,107,514 60	52,500 00	8,200,222 12	6,450,236 72
Mutual, New York, N. Y.	23,727,858 70	6,124,059 53	4,644,165 06	34,496,083 29	9,574,890 25	5,625,778 13	15,300,668 38		6,428,894 23	21,629,562 61
Mutual Benefit, Newark, N. J.	5,583,385 47	2,313,371 36	931 88	7,898,658 68	2,970,435 77	2,099,381 65	5,069,817 42		1,208,014 20	6,242,831 62

\* Does not include income and disbursements in the accident department.

TABLE V.—Comparison of policies and amount of Risks December 31, 1888, and 1889.

Name and Location.	Organized.	Policies, 1888.		Policies, 1889.		Increased and Terminated during 1889.				Net Increase or (-) Decrease.
		No. in Force.	Amount at Risk, December 31.	No. in Force.	Amount at Risk, December 31.	Policies, 1889.		Amount at Risk.		
						Issued.	Termi- nated.	Increase.	Decrease.	
<i>Michigan Companies.</i>										
Michigan Mutual, Detroit.....	1887	10,442	\$19,099,379 82	10,898	\$20,372,156 33	2,504	2,048	\$4,982,604 47	\$3,659,827 96	\$1,272,776 51
Imperial, Detroit.....	1886	1,859	6,060,600 00	2,274	10,015,100 00	1,386	471	5,549,000 00	1,584,500 00	3,964,500 00
<i>Companies of other States.</i>										
Attn, Hartford, Conn.....	1820	67,749	102,904,308 44	70,985	110,669,718 94	9,996	6,730	20,369,689 50	12,634,374 00	7,765,415 50
Berkshire, Pittsfield, Mass.....	1851	9,375	21,901,288 00	10,434	25,054,963 00	2,764	1,905	6,321,888 00	3,768,213 00	2,553,675 00
Canada Life, Hamilton, Canada.....	1847	23,296	46,848,870 62	34,375	49,519,568 48	2,086	947	4,586,964 85	1,918,276 99	2,670,687 86
Commercial Union, New York, N. Y.....	1868	5,660	7,669,740 64	6,137	8,154,288 64	464	109	1,830,500 00	549,000 00	1,280,500 00
Connecticut General, Hartford, Conn.....	1866	63,660	151,361,913 00	63,580	151,789,494 00	1,329	832	1,508,111 00	1,014,563 00	493,548 00
Connecticut Mutual, Hartford, Conn.....	1846	145,405	549,216,126 00	170,695	631,016,666 00	3,458	3,288	9,256,394 00	8,878,623 00	377,761 00
Equitable Assurance, New York, N. Y.....	1859	28,241	48,374,233 00	30,444	53,275,396 00	4,825	2,622	10,061,546 00	98,463,560 00	81,400,540 00
Germania, New York, N. Y.....	1860	764	970,910 00	631	968,063 00	4,825	2,622	10,061,546 00	5,950,395 00	1,401,153 00
Hartford Life & Annuity, Hartford, Conn.....	1866	764	970,910 00	631	968,063 00	4,825	2,622	10,061,546 00	162,451 00	-162,247 00
Home, Brooklyn, N. Y.....	1860	11,519	22,749,299 00	13,122	25,879,171 00	8,190	1,571	6,764,102 28	3,683,290 23	3,180,872 00
John Hancock Mutual, Boston, Mass.....	1833	5,457	9,396,044 00	5,397	9,574,114 00	687	757	1,469,516 00	1,323,323 00	146,194 00
Manhattan, New York, N. Y.....	1880	15,567	43,504,413 46	18,184	51,137,065 73	5,662	8,045	17,886,210 67	9,755,558 40	7,632,652 27
Massachusetts Mutual, Springfield, Mass.....	1851	18,767	49,480,584 00	20,626	54,320,508 00	4,449	2,590	15,105,783 00	8,265,944 00	6,839,819 00
Metropolitan, New York, N. Y.....	1866	8,379	4,067,777 00	8,319	8,968,582 00	242	862	277,572 00	8,258,757 00	6,889,919 00
Metropolitan, New York, N. Y.....	1842	188,190	482,050,579 00	182,014	565,889,387 00	44,534	29,710	151,962,083 00	68,173,253 00	83,788,834 00
Mutual Benefit, Newark, N. J.....	1845	57,954	153,498,623 00	61,327	162,617,014 00	4,494	5,121	22,217,255 00	13,098,964 00	9,118,291 00
National, Montpelier, Vt.....	1848	16,850	32,312,303 00	18,424	38,737,541 00	4,744	2,770	13,743,968 00	6,288,750 00	7,455,218 00
New England Mutual, Boston, Mass.....	1865	25,305	73,591,241 00	27,066	78,954,965 00	3,759	1,968	11,067,055 00	5,703,398 00	5,363,662 00
New York, New York, N. Y.....	1841	129,911	419,888,505 00	150,381	495,601,970 00	39,499	19,039	151,119,088 00	75,408,623 00	75,715,465 00
Northwestern Mutual, Milwaukee, Wis.....	1867	73,130	172,518,601 00	64,320	202,403,083 00	19,014	7,815	51,777,480 00	21,680,448 00	29,967,032 00
Pacific Mutual, San Francisco, Cal.....	1867	3,667	9,672,888 00	4,070	10,681,100 00	912	499	2,411,068 00	1,408,476 00	1,002,592 00
Penn Mutual, Philadelphia, Pa.....	1847	27,714	68,372,882 00	31,404	79,089,580 00	6,800	3,105	18,413,000 00	7,721,302 00	10,691,698 00
Penn Mutual, Philadelphia, Pa.....	1847	27,714	68,372,882 00	31,404	79,089,580 00	6,800	3,105	18,413,000 00	7,721,302 00	10,691,698 00

TOTALS	1873	850,975	98,661,788	1,101,151	119,686,277	723,110	472,988	75,145,395	49,120,901	-1,180,283
†Prudential of America, Newark N. J.										28,024,494

D \*Does not include industrial policies in force.  
†Industrial and prudential insurance.  
‡Does not include accident business.



TABLE V.—Comparison of policies and amount of Risks December 31, 1898, and 1899.

Name and Location.	Organized.	Policies, 1898.		Policies, 1899.		Increased and Terminated during 1899.				Net Increase or (-) Decrease.
		No. In Force.	Amount at Risk December 31.	No. In Force.	Amount at Risk, December 31.	Policies, 1899.		Amount at Risk.		
						Issued.	Termi- nated.	Increase.	Decrease.	
<i>Michigan Companies.</i>										
Michigan Mutal, Detroit.....	1867	10,442	\$19,099,979 82	10,908	\$20,872,158 82	2,504	2,048	\$4,983,604 47	\$3,659,827 98	\$1,272,776 51
Imperial, Detroit.....	1886	1,859	6,060,600 00	2,274	10,015,100 00	1,866	471	5,549,000 00	1,584,500 00	2,964,500 00
<i>Companies of other States.</i>										
Atna, Hartford, Conn.....	1820	67,749	102,804,208 44	70,985	110,669,718 94	9,996	6,790	20,399,689 50	12,684,274 00	7,765,415 50
Berkshire, Pittsfield, Mass.....	1861	9,275	21,901,288 00	10,494	25,054,983 00	2,784	1,605	6,921,886 00	3,768,213 00	3,153,675 00
Canada Life, Hamilton, Canada.....	1847	23,286	46,846,970 62	24,375	49,519,558 48	2,066	947	4,568,964 85	1,918,276 99	2,670,687 86
Commercial Union, New York, N. Y.....	1898	5,680	7,690,740 64	855	1,280,500 00	464	109	1,829,500 00	549,000 00	1,280,500 00
Connecticut General, Hartford, Conn.....	1865	63,660	151,961,913 00	6,187	8,138,288 64	1,329	832	1,505,111 00	1,014,363 00	498,548 00
Connecticut Mutual, Hartford, Conn.....	1846	63,660	151,961,913 00	63,880	151,789,494 00	3,458	2,288	9,256,304 00	8,978,028 00	277,561 00
Equitable Assurance, New York, N. Y.....	1859	148,405	549,216,126 00	170,696	631,016,696 00	45,381	23,120	175,264,100 00	98,463,560 00	81,800,540 00
Germania, New York, N. Y.....	1860	28,241	48,874,238 00	30,444	58,275,386 00	4,835	2,622	10,061,548 00	5,650,395 00	1,401,158 00
Hartford Life & Annuity, Hartford, Conn.....	1866	764	970,910 00	631	808,063 00	.....	133	204 00	162,451 00	-162,247 00
Home, Brooklyn, N. Y.....	1860	11,513	22,748,299 00	13,122	25,879,171 00	3,180	1,571	6,764,102 28	3,683,290 23	3,190,872 00
John Hancock Mutal, Boston, Mass.....	1863	5,437	9,868,044 00	5,867	9,514,238 00	667	757	1,466,516 00	1,323,323 00	146,194 00
Manhattan, New York, N. Y.....	1850	15,867	43,504,418 46	18,184	51,137,065 73	5,062	3,045	17,868,210 67	9,755,558 40	7,632,632 27
Massachusetts Mutal, Springfield, Mass.....	1851	18,767	49,480,384 00	20,626	56,320,508 00	4,449	2,590	15,105,763 00	8,265,844 00	6,889,919 00
Metropolitan, New York, N. Y.....	1866	3,379	4,067,777 00	3,819	3,946,592 00	242	302	277,572 00	353,757 00	-81,185 00
Mutual, New York, N. Y.....	1842	158,190	482,060,579 00	162,014	565,889,897 00	44,584	20,710	151,962,063 00	68,175,255 00	88,788,806 00
Mutual Benefit, Newark, N. J.....	1845	57,924	153,488,028 00	61,327	162,617,014 00	8,694	5,121	22,217,255 00	13,068,964 00	9,118,891 00
National, Montpelier, Vt.....	1846	16,550	32,312,308 00	18,824	38,767,541 00	4,744	2,770	12,745,968 00	6,283,750 00	6,453,238 00
New England Mutal, Boston, Mass.....	1885	25,806	73,591,241 00	27,066	78,954,908 00	3,759	1,968	11,067,055 00	6,708,368 00	5,363,662 00
New York, New York, N. Y.....	1841	129,911	419,686,506 00	150,861	495,601,970 00	39,449	19,029	151,119,088 00	75,408,623 00	75,715,465 00
Northwestern Mutal, Milwaukee, Wis.....	1857	73,180	172,518,591 00	84,329	202,405,628 00	19,014	7,815	51,777,480 00	21,890,448 00	29,887,082 00
Pacific Mutal, San Francisco, Cal.....	1867	3,657	9,672,988 00	4,070	10,681,100 00	912	499	2,411,668 00	1,408,476 00	1,006,212 00
Penn Mutal, Philadelphia, Pa.....	1847	27,714	68,372,882 00	31,408	79,069,580 00	6,800	3,106	18,418,000 00	7,721,502 00	10,696,998 00
Phoenix Mutal, Hartford, Conn.....	1851	17,468	24,872,285 00	17,101	23,955,464 00	1,224	1,591	1,446,188 00	2,866,014 00	-916,831 00

# COMMISSIONER OF INSURANCE.

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Totals	1,084,646	\$2,768,445,344 44	1,152,338	\$9,148,719,855 71	249,866	182,214	\$784,053,147 11	\$403,778,635 84	\$381,434,774 27
†Prudential of America, Newark N. J.	1873	880,975	98,661,788 00	1,101,151	119,698,277 00	728,110	472,988	75,145,366 00	-1,100,263 00
								49,120,901 00	28,024,494 00

\*Does not include industrial policies in force.

†Industrial and prudential insurance.

\*Does not include accident business.

TABLE VI.—Terminated Policies and Amounts—Showing Number and Amounts Terminated in 1889, and the manner of Termination, in the Life Insurance Companies doing business in Michigan during the Year ending December 31, 1889.

Name and Location.	1. By Death or Maturity.		2. By Expiry.		3. By Surrender.		4. By Lapse.		5. By Changes, Trans- fer and Old Poli- cies Decreased.		6. Not taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Michigan Companies.</i>												
Michigan Mutual, Detroit.....	63	\$126,308	14	\$10,888	549	\$471,987	1,806	\$2,306,970	163	\$368,026	154	\$949,800
Imperial, Detroit.....	29	88,500	279	879,500			32	53,000		37,500	131	536,000
<i>Companies of other States.</i>												
Etna, Hartford, Conn.....	1,061	2,663,412	295	617,211	987	1,501,189	1,849	4,283,396	43	106,785	1,625	3,457,281
Berkshire, Pittsfield, Mass.....	148	305,705	41	80,250	204	727,166	555	1,155,592	8	20,000	649	1,479,500
Canada Life, Hamilton, Can.....	149	314,734	15	38,108	122	178,535	449	839,937	15	68,962	197	478,000
Commercial Union, New York, N. Y.....							74	344,000			35	205,000
Connecticut General, Hartford, Conn.....	118	197,428			74	77,513	354	398,684	17	55,898	269	285,100
Connecticut Mutual, Hartford, Conn.....	1,696	3,983,123			580	1,450,610	788	2,046,500	2	775,890	222	637,500
Equitable Assurance, New York, N. Y.....	2,043	7,828,084	124	678,500	2,995	13,098,374	11,637	37,491,142			6,321	34,999,010
* Germania, New York, N. Y.....	428	846,099	208	289,615	377	702,757	898	1,524,206	89	538,843	687	1,748,905
Hartford Life & Annuity, Har- ford, Conn.....	9	19,463	13	19,000	111	128,968						
Home, Brooklyn, N. Y.....	207	397,271			481	1,109,118	510	1,096,500			373	978,000
* John Hancock Mutual, Boston, Mass.....	197	308,762	73	132,000	195	209,818	140	284,157	17	97,990	135	845,600
Manhattan, New York, N. Y.....	357	1,080,059					1,162	3,158,695	386	1,259,748	1,140	4,307,077
Massachusetts Mutual, Spring- field, Mass.....	818	714,699	89	204,800	520	1,208,702	848	2,537,890			820	3,028,450
* Metropolitan, New York, N. Y.....	82	87,196	101	189,645			115	127,416	1	1,000	3	3,500

Wis. + Pacific Mutual, San Francisco, Cal.	710	1,840,908	877	8,333,845	684	1,532,239	4,285	9,456,064	1,809	283,355	1,809	5,452,989
Penn Mutual, Philadelphia, Pa.	42	103,498	4	37,858	84	280,500	284	644,000	104	20,500	104	312,635
Phoenix Mutual, Hartford, Conn.	428	1,060,968	96	210,250	391	998,371	1,499	3,298,043	638	282,576	638	1,901,100
Provident Savings, New York, N. Y.	612	833,158	5	8,750	204	317,099	413	570,631	259	210,680	259	426,461
State Mutual, Worcester, Mass.	159	622,125	1,984	7,296,500	19	18,000	19	12,650	844	182,000	844	1,159,000
Travelers' (Life), Hartford, Conn.	142	324,521	30	61,500	266	689,378	251	648,000	185	181,904	185	378,000
Union Central, Cincinnati, O.	304	477,270	2	6,000	185	273,097	1,024	2,420,400	344	706,380	344	1,086,040
Union Mutual, Portland, Me.	185	323,365	70	98,500	208	462,062	3,647	6,445,312	1,670	750,223	1,670	3,774,944
United States, New York, N. Y.	323	478,022	268	604,750	48	157,683	879	1,624,650	513	92,826	513	1,113,350
Washington, New York, N. Y.	246	413,921	23	64,600	96	225,715	1,132	2,605,060	521	249,680	521	1,285,900
Totals	375	798,477	.....	.....	472	1,225,523	1,543	2,997,792	932	36,227	932	1,992,458
Prudential of America, Newark, N. J.	18,067	\$46,641,235	5,100	\$16,753,474	17,674	\$55,956,301	53,372	\$139,702,392	1,681	\$10,063,735	86,156	\$183,948,173
	15,588	1,522,081	26	16,900	12	12,500	457,220	47,408,866	18	62,408	74	108,128

\* Does not include industrial policies.  
† Does not include policies and amounts in accident department.



TABLE VII.—Showing name and Location of Officers of the Life Insurance Companies Authorized to do business in Michigan, and the Names and Residences of Attorneys for Companies of other States, upon whom process can be served. \*

Name and Location.	Incorporated.	Officers.		Attorneys.	
		President.	Secretary.	Name.	Residence.
<b>Michigan Companies.</b>					
Michigan Mutual, Detroit.....	Nov. 6, 1887.....	J. S. Farrand.....	O. R. Looker.....		
Imperial, Detroit.....	July 26, 1888.....	Cyrenius A. Newcomb.....	Anson Waring.....		
<b>Companies of Other States.</b>					
Etna, Hartford, Conn.....	1820.....	Morgan G. Bulkley.....	J. L. English.....	David A. Pierson.....	Detroit.
Berkshire, Pittsfield, Mass.....	1851.....	Wm. R. Plunkett.....	James W. Hull.....	F. E. Briggs.....	Detroit.
Canada Life, Hamilton, Canada.....	April 25, 1849.....	Alexander G. Ramsey.....	Rolland Hills.....	H. A. Holmes.....	Detroit.
Commercial Union, New York, N. Y.....	July 26, 1888.....	John I. Holly.....	Chas. H. Bogert, Jr.....	H. R. Josselyn.....	Detroit.
Connecticut General, Hartford, Conn.....	June, 1853.....	Thos. W. Russell.....	Frederick V. Hudson.....	M. A. McNaughton.....	Jackson.
Connecticut Mutual, Hartford, Conn.....	June 15, 1846.....	Jacob L. Greene.....	Edward M. Bunce.....	Henry C. Hodges.....	Detroit.
Equitable Assurance, New York, N. Y.....	July 26, 1859.....	Henry B. Hyde.....	William Alexander.....	Charles S. Smart.....	Detroit.
Germania, New York, N. Y.....	April 10, 1860.....	Hugo Weindorck.....	Cornelius Doremus.....	Alexander A. Seenger.....	Detroit.
Hartford Life and Annuity, Hartford, Conn.....	May, 1866.....	H. A. Whitman.....	Stephen Ball.....	Frank W. Brown.....	Detroit.
Home, Brooklyn, N. Y.....	April 30, 1860.....	Geo. C. Ripley.....	Geo. H. Ripley.....	James A. Jones.....	Detroit.
John Hancock Mutual, Boston, Mass.....	April 21, 1862.....	Stephen H. Rhodes.....	Geo. B. Woodward.....	Henry Ensey.....	Detroit.
Manhattan, New York, N. Y.....	1850.....	James M. McLean.....	Henry Y. Wemple.....	Freeman O. Gullifer.....	Detroit.
Massachusetts Mutual, Springfield, Mass.....	May 1, 1851.....	M. V. B. Edgerly.....	John A. Hall.....	James C. Thompson.....	Detroit.
Metropolitan, New York, N. Y.....	June, 1866.....	Joseph F. Knapp.....	John R. Hegeman.....	Alexander Adams.....	Detroit.
Mutual, New York, N. Y.....	April, 1842.....	Richard A. McCurdy.....	William J. Easton.....	Thomas Ferguson.....	Detroit.
Mutual Benefit, Newark, N. J.....	Jan. 31, 1845.....	Amzi Dodd.....	Edward L. Dobbins.....	Martin I. Whitman.....	Detroit.
National, Montpelier, Vt.....	Nov. 13, 1848.....	Charles Dewey.....	Geo. W. Reed.....	Samuel F. Angus.....	Detroit.
New England Mutual, Boston, Mass.....	April 1, 1835.....	Benj. F. Stevens.....	S. F. Trull.....	Jay Bassett.....	Detroit.
New York, New York, N. Y.....	1841.....	William H. Beers.....	Burtis W. Weeks, actuary.....	Herbert L. Baker.....	Detroit.
Northwestern Mutual, Milwaukee, Wis.....	March, 1857.....	H. L. Palmer.....	J. W. Skinner.....	Asahel Pond.....	Detroit.
Pacific Mutual, San Francisco, Cal.....	Dec. 23, 1857.....	Geo. A. Moore.....	J. N. Patton.....	James T. Sterling.....	Detroit.
Penn Mutual, Philadelphia, Pa.....	Feb. 24, 1847.....	Edward M. Needles.....	Henry C. Brown.....	William A. Moore.....	Detroit.
Phoenix Mutual, Hartford, Conn.....	May, 1851.....	Jonathan B. Bunce.....	Charles H. Lawrence.....	William B. Wesson.....	Detroit.
Provident Savings, New York, N. Y.....	Feb. 25, 1875.....	Sheppard Homans.....	William E. Stevens.....	Perrin V. Fox.....	Grand Rapids.
Prudential of America, Newark, N. J.....	April 8, 1873.....	John F. Dryden.....	Edward S. Johnson.....	John Naylor.....	Detroit.
State Mutual, Worcester, Mass.....	March, 1844.....	A. G. Bullock.....	H. M. Witter.....	Alonso E. Bradley.....	Detroit.
Travelers' Hartford, Conn.....	June 17, 1837.....	John G. Patterson.....	James D. Marshall.....	James D. Marshall.....	Detroit.
Union Central, Cincinnati, Ohio.....	1857.....	John D. Marshall.....	F. P. Marshall.....	John D. Marshall.....	Detroit.

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STATISTICAL TABLES.

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DENT AND COÖPERATIVE LIFE ASSOCIATIONS

OF

MICHIGAN AND OTHER STATES.

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TABLE VIII.—Showing Summary of Admitted Assets, Liabilities, Income and Disbursements of the Casualty Insurance Companies authorized to do business in this State for the year ending December 31, 1889.

Name and Location.	Capital.	Admitted Assets.	Liabilities Except Capital Stock.	Surplus as regards Policyholders.	Total Income.	Disbursements.			
						Losses Paid.	Expenses.	Dividends.	Total.
American Steam Boiler, New York.....	\$500,000	\$1,882,254 12	\$540,558 48	\$831,607 64	\$543,105 21	\$28,550 92	\$384,125 11	\$80,000 00	\$402,675 98
American Surety, New York.....	1,000,000	1,408,680 30	253,271 82	1,154,217 47	446,533 29	88,008 08	175,459 86	60,000 00	\$24,567 02
Employers' Liability, London, Eng.....	100,000	842,282 57	48,501 50	793,281 07	642,509 84	190,044 88	382,003 19	.....	\$72,860 07
Fidelity & Casualty, New York.....	250,000	980,020 86	684,786 86	295,235 02	1,076,754 92	316,204 49	564,443 57	20,000 00	\$00,548 06
Guarantee Company of North America, Montreal, Can.....	304,800	663,477 77	135,561 85	527,915 92	369,897 01	74,968 38	119,310 86	19,276 00	212,545 22
Hartford Steam Boiler, Hartford, Ct.....	500,000	1,343,965 99	685,965 83	657,919 74	634,643 34	41,909 06	470,791 98	50,000 00	\$62,700 06
Lloyd's Plate Glass, New York.....	100,000	865,008 60	201,238 63	183,769 97	515,620 83	130,027 29	144,650 00	12,000 00	\$66,887 39
Metropolitan Plate Glass, New York.....	100,000	313,068 40	108,534 29	204,324 11	146,069 85	72,897 48	86,437 32	12,000 00	\$17,384 80
*Pacific Mutual (Accident), San Francisco, Cal.....	100,000	2,111,317 88	1,838,700 00	277,617 88	369,075 79	147,132 67	.....	.....	147,132 67
Standard Life and Accident, Detroit, Mich.....	200,000	528,623 50	\$11,662 62	216,960 88	522,535 74	256,064 87	287,822 51	.....	498,887 39
Travelers (Accident), Hartford, Ct.....	600,000	1,847,061 79	908,461 24	945,600 56	2,186,159 38	1,036,552 52	1,738,468 53	96,000 00	2,866,086 06
Totals.....	\$3,754,800	\$11,816,522 89	\$6,144,692 14	\$5,671,830 26	\$7,157,976 80	\$2,363,250 49	\$4,208,709 86	\$348,276 00	\$6,920,286 87

\*Same assets and liabilities are used in the Life department.

# COMMISSIONER OF INSURANCE.

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Admission State.	Name and Location.	Name.	Residence.	Risks Written.	Received.	Paid.	Incurred.	Character of Business.
1885	Amer. Steam Boiler, New York, N. Y.	Frank H. Blackman.	Detroit.	\$1,534,000 00	\$14,747 86	\$466 35	\$466 35	Steam boiler insurance.
1886	American Surety, New York, N. Y.	Charles B. Lathrop.	Detroit.	256,500 00	1,757 53			Guaranty insurance.
1888	Employers' Liability Assurance Corporation, London, England.	H. M. Crittenden.	Detroit.	3,265,750 00	13,749 63	1,914 11	2,194 11	Plate glass, accident,
1881	Fidelity and Casualty, New York, N. Y.	E. E. Winsor.	Gd Rapids	3,033,885 81	18,843 11	5,397 70	6,829 79	steam boiler and fidelity insurance.
1881	Guarantee Company of North America, Montreal, Canada.	E. H. Butler.	Detroit.	325,500 00	2,076 43			Guaranty insurance.
1881	Hartford Steam Boiler, Hartford, Conn.	Benjamin F. Haxten.	Detroit.	1,623,850 00	17,082 91	1,542 15	896 52	Plate glass, accident,
1882	Lloyd's Plate Glass, New York, N. Y.	Otto Kirehner.	Detroit.	162,883 97	5,275 42	1,357 42	1,571 20	steam boiler and fidelity insurance.
1879	Metropolitan Plate Glass, New York, N. Y.	Francis O. Davenport.	Detroit.	297,870 77	6,329 44	1,572 28	1,872 28	Guaranty insurance.
1887	Pacific Mutual (Accident), San Francisco, Cal.	James T. Sterling.	Detroit.	4,073,750 00	33,943 97	12,208 21	12,453 21	Steam boiler insurance.
1884	*Standard Life and Accident, Detroit, Mich.	J. T. Patton, Gen'l Agt.	Detroit.	6,857,000 00	96,152 91	31,573 48	31,878 48	Plate glass insurance.
1884	Travelers' (Accident), Hartford, Conn.	J. W. Thompson.	Detroit.	8,356,450 00	57,389 10	39,706 64	37,706 64	Plate glass insurance.
	Totals			\$29,697,190 55	\$237,298 31	\$98,338 33	\$95,868 58	Accident insurance.

\* Incorporated in 1884.



TABLE X.—Showing General Business of Co-operative Life Insurance and Mutual Benefit Associations of Michigan and other States for the year 1889.

Name and Location of Associations.	ENTIRE BUSINESS.							
	Certificates in Force Dec. 31, 1888.		Certificates Written in 1889.		Ceased to be in Force in 1889.		Certificates in Force Dec. 31, 1889.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Michigan Associations.</i>								
Masonic Co-operative Life, Detroit.....	898	\$197,248	18	\$9,125	14	\$7,123	402	\$201,608
Masonic Mutual Benefit, Grand Rapids.....	5,418	5,418,000	196	184,000	324	324,000	5,280	5,280,000
Michigan Mutual Benefit, Hillsdale.....	2,981	6,440,500	708	983,000	571	977,500	3,083	6,405,000
Peninsular Masonic Aid, Caro.....	1,675	4,990,000	431	998,000	364	1,187,000	1,742	4,408,000
Phoenix Accident and Aid, Detroit.....	885	885,000	2,461	2,461,000	1,742	1,742,000	1,594	1,594,000
Preferred Masonic Mutual Accident, Detroit.....			862	1,810,000	1	5,000	261	1,805,000
Western Union Mutual, Detroit.....	5,375	26,000,000	1,447	7,617,500	1,280	5,645,000	5,592	28,632,500
<i>Associations of Other States.</i>								
Bankers' Life, Des Moines, Iowa.....	10,111	20,222,000	2,696	5,372,000	804	1,608,000	11,908	23,998,000
Bankers' Life, St. Paul, Minn.....	4,797	9,594,000	1,086	1,982,000	408	812,000	5,337	10,714,000
Bay State, Westfield, Mass.....	11,012	34,728,000	1,728	5,728,000	1,596	4,810,000	11,344	36,201,000
Chicago Guaranty Fund Life, Chicago, Ill.....	1,689	5,728,000	527	1,627,000	224	745,000	1,982	6,808,000
Covenant Mutual, Galesburg, Ill.....	29,007	79,126,875	7,668	17,447,500	2,964	7,661,875	33,701	88,712,500
Fidelity Mutual, Philadelphia, Penn.....	9,018	20,116,250	8,090	7,007,500	1,467	3,827,800	10,611	23,798,450
German Mutual, Chicago, Ill.....	3,783	3,783,000	206	204,000	51	51,000	3,940	3,940,000
Harford Life and Annuity, Harford, Conn.....	24,357	61,669,000	3,324	16,010,000	2,908	6,986,000	29,775	70,784,000
Home Benefit, New York City.....	3,783	11,472,500	1,914	3,818,150	1,349	3,781,234	4,818	11,510,416
Knights Templars & Masons' Life, Chicago, Ill.....	5,260	20,776,700	1,578	5,319,500	715	2,661,500	6,123	22,884,700
Life and Reserve, Buffalo, N. Y.....	6,197	6,197,000	2,352	2,552,000	2,646	2,646,000	6,108	6,108,000
Manufacturers' Accident, Geneva, N. Y.....	6,679	21,635,475	14,968	39,208,750	10,567	20,838,450	11,070	40,008,775
Masons' Fraternal Accident, Westfield, Mass.....	3,497	14,444,575	6,675	28,968,750	3,166	13,087,625	7,006	28,775,500
Massachusetts Benefit, Boston, Mass.....	16,183	53,115,000	7,827	23,057,750	2,394	6,781,000	21,696	69,441,750
Minnesota Scandinavian, Red Wing, Minn.....	2,712	4,592,500	459	580,500	404	680,500	2,767	4,552,500
Mutual Reserve, New York City.....	47,698	169,992,850	12,013	34,845,875	6,461	22,880,525	53,215	161,358,200
National Accident, Indianapolis, Ind.....	6,706	11,070,200	7,390	11,900,000	6,676	10,710,200	7,413	11,960,000

Totals.....	334,641	\$1,065,004,098	158,569	\$491,220,718	101,117	\$326,918,188	892,868	\$1,222,867,531
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Statement not received, authority not renewed for 1889.

TABLE XI.—Showing Michigan business of Co-operative Life Insurance and Mutual Benefit Associations of Michigan and other States for the year 1889.

MICHIGAN BUSINESS.										
Name and Location of Associations.	Certificates in Force Dec. 31, 1888.		Certificates Written in 1889.		Ceased to be in Force in 1889.		Certificates in Force Dec. 31, 1889.		Claims Paid in Michigan.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<i>Michigan Associations.</i>										
Masonic Co-operative Life, Detroit.....	398	\$197,248	19	\$9,125	14	\$7,123	402	\$201,608	3	\$1,422
Masonic Mutual Benefit, Grand Rapids.....	5,418	5,418,000	180	186,000	324	324,000	5,290	5,290,000	67	67,000
Michigan Mutual Benefit, Hillsdale.....	2,981	6,448,500	708	983,000	571	977,500	3,083	6,405,000	27	49,000
Peninsular Masonic Aid, Caro.....	1,675	4,569,000	431	996,000	364	1,167,000	1,742	4,408,000	10	31,000
Phoenix Accident and Aid, Detroit.....	885	885,000	2,491	2,491,000	1,742	1,742,000	1,594	1,594,000	156	7,947
Preferred Masonic Mutual Accident, Detroit.....			362	1,810,000	1	5,000	361	1,805,000	3	182
Western Union Mutual, Detroit.....	2,911	12,735,000	661	3,180,000	608	2,532,500	2,860	13,362,500	36	165,000
<i>Associations of Other States.</i>										
Bankers' Life, Des Moines, Iowa.....	72	144,000	97	194,000	2	4,000	167	334,000	None.	.....
Bankers' Life, St. Paul, Minn.....	17	34,000	7	14,000	None.	.....	24	48,000	None.	.....
Bay State, Westfield, Mass.....	566	1,866,000	9	34,000	166	468,000	409	1,432,000	3	12,000
Chicago Guaranty Fund Life, Chicago, Ill.....	6	24,000	26	50,000	6	8,000	26	68,000	None.	.....
Covenant Mutual, Galesburg, Ill.....	1,828	4,348,125	165	858,750	190	448,125	1,808	4,258,750	13	40,000
e Family Fund, New York City.....										
Fidelity Mutual, Philadelphia, Penn.....	125	268,500	22	40,000	24	57,500	123	269,000	None.	.....
German Mutual, Chicago, Ill.....	33	83,000	18	18,000	2	2,000	46	49,000	1	940
Hartford Life and Annuity, Hartford, Conn.....	224	518,500	110	196,500	21	52,000	313	666,000	None.	.....
Home Benefit, New York City.....	39	95,000	2	2,000	5	10,000	36	87,000	2	5,000
Knights Templar and Masons' Life, Chicago, Illinois.....	424	1,341,500	239	750,000	61	176,000	622	1,915,500	1	5,000
Life and Reserve, Buffalo, N. Y.....	129	129,000	26	20,000	69	69,000	80	80,000	2	2,000
Manufacturers' Accident, Geneva, N. Y.....	140	451,500	1,517	4,226,500	986	2,494,760	721	2,172,250	85	3,470
Masons' Fraternal Accident, Westfield, Mass.....	Unkn.	Unknown.	611	2,596,750	Unkn.	Unknown.	415	1,763,750	8	3,575

United Life and Accident, New York City.	1,852	9,088,000	652	3,091,500	702	3,325,500	1,826	8,973,000	123	14,589
United States Mutual Accident, New York City.	6	15,000	12	30,000	None.		18	45,000	None.	
United States Masonic, Council Bluffs, Iowa.										
Totals.....	24,054	\$62,641,623	12,718	\$33,090,305	7,926	\$21,606,498	28,644	\$74,172,343	662	\$500,218

\* Statement not received, authority not renewed for 1889.



TABLE XII.—Showing Assets and Liabilities of Co-operative Life Insurance and Mutual Benefit Associations of Michigan and other States, doing business in the State for the year ending December 31, 1889.

	Assets.		Gross Assets.	Liabilities.				Contingent Mortuary Assets.	Contingent Mortuary Liabilities.
	Invested.	Non-Invested.		Losses due and Unpaid.	Other Liabilities.	Total Liabilities.	Balance Net Assets.		
Michigan Associations.									
Masonic Co-operative Life, Detroit.	\$806 16	\$125 00	\$1,021 16	None.		None.	\$1,021 16	\$25 75	None.
Masonic Mutual Benefit, Grand Rapids.	45,590 47	1,690 83	47,271 30	None.	\$343 20	\$343 20	46,928 10	6,311 00	\$2,000 00
Michigan Mutual Benefit, Hillsdale.	5,598 06		5,598 06	None.		None.	5,598 06	29,890 00	26,000 00
Peninsular Masonic Aid, Caro.	1,400 28		1,400 28	None.		None.	None.	None.	None.
Phoenix Accident and Aid, Detroit.	1,899 96		1,899 96	None.	1,500 00	1,500 00	1,399 96	1,967 00	2,647 32
Preferred Masonic Accident, Detroit.	1,684 95		1,684 95	None.	3,175 00	3,175 00	1,684 95	None.	32 13
Western Union Mutual, Detroit.	54,925 14		54,925 14	None.		None.	54,925 14	88,462 72	55,000 00
Associations of Other States.									
Bankers' Life, Des Moines, Iowa.	445,968 56	199,842 29	615,778 85	None.	372 84	372 84	615,406 51	None.	18,000 00
Bankers' Life, St. Paul, Minn.	201,549 55	40,350 63	241,900 18	None.		None.	241,900 18	29,890 74	2,000 00
Bay State, Westfield, Mass.	138,860 37		138,860 37	None.		None.	138,860 37	74,000 00	74,000 00
b Chicago Guaranty Life, Chicago, Ill.	91,152 79	126 00	91,278 79	None.	384 74	384 74	90,943 05	843 65	None.
b Covenant Mutual, Galesburg, Ill.	441,110 13	6,740 84	447,850 97	None.	16,314 42	16,314 42	431,536 55	275,625 00	275,625 00
Fidelity Mutual, Philadelphia, Penn.	293,656 15	42,974 04	336,630 19	None.	12,708 01	12,708 01	323,922 18	642,856 00	75,750 00
German Mutual, Chicago, Ill.	24,549 26		24,549 26	None.		None.	24,549 26	None.	9,550 00
Hartford Life and Annuity, Hartford, Conn.	848,027 97	675 05	848,708 02	None.	25,458 41	25,458 41	823,249 61	216,275 91	953,965 11
Home Benefit, New York City.	63,628 06	110 55	63,698 61	None.		None.	63,698 61	141,760 65	136,500 00
Knights Templars & Masons' Life, Chicago, Ill.	85,970 16		85,970 16	None.	1,837 01	1,837 01	84,633 15	None.	24,423 60
b Life and Reserve, Buffalo, N. Y.	105,421 70	3,088 01	108,454 71	None.	20,945 08	20,945 08	87,509 63	46,174 00	25,000 00
b Manufacturers' Accident, Geneva, N. Y.	74,258 86		74,258 86	None.	8,888 21	8,888 21	65,400 15	22,000 00	11,155 00
Masons' Fraternal Accident, Westfield, Mass.	13,205 28		13,205 28	None.	1,424 78	1,424 78	11,780 50	None.	None.
Massachusetts Benefit, Boston, Mass.	483,466 44	5,763 11	444,219 55	None.		None.	444,219 55	241,650 00	241,650 00
Minnesota Scandinavian, Red Wing, Minn.	19,699 31	290 00	19,949 31	\$5,000 00		5,000 00	14,949 31	14,500 00	14,500 00
b Mutual Reserve New York City.	2,503,613 65	25,278 36	2,528,892 01	None.	296,860 56	296,860 56	2,232,031 45	845,988 15	980,982 00

COMMISSIONER OF INSURANCE.

xxxvii

United States Mutual Accident, New York City	11,987 69	143,810 55	11,987 69	None.	48,735 87	48,735 87	98,074 68	25,823 40	32,026 00
United States Masonic, Council Bluffs, Iowa	6,142 89	106,578 01	112,720 40	None.	333 30	333 30	112,887 10	85,000 00	85,000 00
Totals	\$6,688,866 87	\$308,700 82	\$6,902,567 19	\$85,836 80	\$460,980 85	\$575,816 65	\$6,418,084 96	\$3,064,825 62	\$3,220,514 42

a Guarantee notes allowed as non-invested assets.  
b Furniture and fixtures are not allowed as assets.

TABLE XIII.—Showing Income and Disbursements of Co-operative Life Insurance and Mutual Benefit Associations of Michigan and other States, doing business in the State for the year ending December 31, 1889.

Name and Location of Association,	Income.					Disbursements.						
	Membership fee.	Annual dues.	Assessments.	Medical examiners fee.	Total paid by members.	From other sources.	Total income.	Losses and claims paid.	Advance payments returned.	Total paid to members.	All other payments.	Total disbursements.
Michigan Associations.												
Masonic Co-operative Life, Detroit	\$36 00	\$490 90	\$980 80	-----	\$1,457 70	\$40 67	\$1,498 37	\$1,423 30	-----	\$1,422 30	\$272 94	\$1,695 24
Masonic Mutual Benefit, Grand Rapids	1,605 00	1,890 75	66,230 00	-----	69,665 75	2,256 23	71,921 98	65,000 00	\$27 50	65,027 50	6,647 06	71,674 56
Michigan Mutual Benefit, Hillsdale	4,155 00	8,063 42	58,820 93	\$708 00	71,742 38	-----	71,742 38	53,734 13	280 23	54,014 41	16,732 52	70,746 93
Peninsular Masonic Aid, Caro.	2,754 00	2,102 00	23,752 27	431 00	29,089 27	-----	29,089 27	21,502 13	-----	21,502 13	7,447 14	29,089 27
Phoenix Accident and Aid, Detroit	12,405 00	-----	9,236 30	-----	21,641 50	1,250 00	22,891 50	7,847 12	-----	7,847 12	15,175 08	23,022 20
Preferred Masonic Accident, Detroit	1,448 00	724 00	1,005 00	-----	3,177 00	2,945 45	6,122 45	182 13	6 00	188 13	3,772 37	3,960 50
Western Union Mutual, Detroit.	36,138 00	48,609 29	349,605 73	-----	434,353 07	942 58	435,295 65	327,500 00	154 47	327,654 47	84,614 29	412,268 76
Associations of Other States.												
Bankers' Life, Des Moines, Iowa.	38,840 10	26,373 97	113,294 37	-----	178,513 44	105,302 85	283,816 29	98,790 00	693 37	99,483 37	57,539 23	148,021 70
Bankers' Life, St. Paul, Minn.	17,851 12	31,583 46	119,075 55	-----	168,510 13	13,873 95	187,384 08	109,489 00	-----	109,489 00	44,502 21	153,991 21
Bay State, Westfield, Mass.	12,228 00	43,225 80	365,733 69	1,850 00	428,067 49	3,111 24	431,148 73	337,200 00	-----	337,200 00	62,308 80	399,508 80
Chicago Guaranty Life, Chicago, Ill.	7,977 00	19,256 36	49,410 30	1,062 00	77,695 72	22,120 11	99,815 83	34,666 67	-----	34,666 67	30,975 41	65,642 08
Covenant Mutual, Galesburg, Ill.	53,107 58	761 61	690,822 14	4,706 00	944,397 33	25,304 26	969,701 59	734,090 56	49,124 47	783,215 03	127,191 59	910,406 62
Fidelity Mutual, Philadelphia, Pa.	26,190 00	115,231 58	290,949 25	6,645 00	412,015 33	11,768 53	423,774 41	169,966 66	7,564 47	177,551 13	150,217 64	327,768 77
German Mutual, Chicago, Illinois	2,674 00	-----	25,860 70	-----	26,564 70	1,265 55	29,820 25	22,530 00	-----	22,530 00	4,619 04	27,149 04
Harford Life and Annuity, Hartford, Conn.	34,215 50	182,540 73	741,728 31	-----	1,008,484 54	118,008 83	1,126,493 36	738,263 94	16,214 71	744,483 65	209,382 67	1,044,346 32
Home Benefit, New York City	34,415 00	6,825 37	153,244 13	51 00	194,535 49	1,265 67	195,801 16	98,880 27	1,770 73	98,661 00	84,261 94	179,922 94
Knights Templars & Masons' Life, Chicago, Ill.	14,735 75	17,968 90	209,064 62	-----	241,789 27	2,973 81	244,713 08	159,771 20	460 50	160,231 70	55,935 40	216,067 10

# COMMISSIONER OF INSURANCE.

xxxix

Minnesota Scandinavian, Red Wing, Minn.	3,880 00		53,733 75		57,618 75	738 67	53,402 42	48,858 84		48,858 84	8,017 19	56,876 03
Mutual Reserve, New York City.	119,190 80	413,084 51	2,460,113 30	33,730 00	3,032,118 61	76,476 72	3,106,598 33	1,896,081 26		1,896,081 26	718,728 92	2,549,760 18
National Accident, Indianapolis, Ind.	34,161 46		31,536 69		65,698 15		65,698 15	23,586 22		23,586 22	42,045 46	65,631 68
New England Accident, Boston, Mass.	34,324 00	1,390 50	88,050 00		123,674 50	533 75	124,208 25	43,978 65	701 00	44,679 65	71,246 12	115,925 77
Northwestern Masonic Aid, Chicago, Ill.	105,412 00		1,323,605 89		1,629,017 89	9,411 65	1,638,429 54	1,260,060 00	11,234 00	1,301,344 00	297,977 24	1,569,321 24
Security Mutual, Binghamton, N. Y.	10,142 25	9,063 86	42,077 80		61,313 91	4,065 46	65,379 39	6,000 00	579 20	6,579 20	22,125 60	23,704 80
Scandinavian Mutual Aid, Galesburg, Ill.	11,427 00		88,108 78	2,629 50	97,165 28	709 40	97,874 68	66,900 00	18 80	66,818 80	22,666 49	89,485 29
Union Mutual Accident, Chicago, Ill.	99,135 00	27,670 85	112,734 62		239,540 47	4,252 04	243,792 51	61,928 05		61,928 05	178,339 96	240,269 01
United States Mutual Accident, New York City.	117,480 50	45,950 00	730,180 00		893,610 50	1,940 12	895,550 62	384,868 64		384,868 64	468,252 17	853,120 81
United States Masonic, Council Bluffs, Iowa.	15,355 00		133,500 92	2,400 00	151,345 92	28,066 29	179,441 21	112,500 00		112,500 00	43,746 63	156,246 63
Totals.	\$1,061,374 74	\$1,139,946 64	\$9,684,380 81	\$90,812 08	11,946,515 12	476,139 29	12,424,654 41	\$7,568,162 70	\$90,106 45	\$7,668,378 15	\$3,226,651 19	10,915,029 54



TABLE XIV. — *Showing Name and Location, and Officers of Co-operative Associations of other States, Authorized to do Business in Michigan, also the Name and Residence of the Attorney of each, upon whom Process can be served.\**

Name of company.	Location.	Incorporated.	Admitted to State.	Officers.		Attorney.	
				President.	Secretary.	Name.	Residence.
Bankers' Life Association.....	Des Moines, Ia.....	July 1, 1879.....	Mar. 12, 1885.....	Edw. A. Temple.....	A. C. Stilson.....	W. C. Carpenter.....	Detroit.
Bankers' Life Association.....	St. Paul, Minn.....	Aug. 6, 1880.....	April 1, 1889.....	Russell R. Dorr.....	Douglas Putnam.....	Christian Mack.....	Ann Arbor.
Bay State Beneficiary Association.....	Westfield, Mass.....	June 2, 1881.....	Mar. 8, 1886.....	John R. Reed.....	Robert W. Parks.....	Frank Bowler.....	Detroit.
Chicago Guarantee Fund.....	Chicago, Ill.....	Aug. 25, 1884.....	April 20, 1888.....	Henry Booth.....	George Sherwood.....	A. B. Huntley.....	Kalamazoo.
Covenant Mutual Benefit Association.....	Galesburg, Ill.....	Jan. 9, 1881.....	Oct. 16, 1882.....	A. W. Berggren.....	E. F. Phelps.....	Wm. E. Grove.....	Grand Rapids.
Fidelity Mutual Life Association.....	Philadelphia, Pa.....	Dec. 12, 1878.....	Oct. 9, 1883.....	L. G. Fouse.....	W. S. Campbell.....	R. E. Jamieson.....	Detroit.
German Mutual Benefit Association.....	Chicago, Ill.....	Aug. 16, 1875.....	Dec. 11, 1884.....	Martin G. Good.....	Samuel Wreest.....	H. C. Klockstein.....	Lansing.
Hartford Life and Annuity.....	Hartford, Conn.....	May, 1886.....	March 1, 1884.....	H. A. Whitman.....	Stephen Ball.....	Frank W. Brown.....	Detroit.
Home Benefit Association.....	New York, N. Y.....	Dec. 5, 1881.....	April 30, 1885.....	Wm. A. Camp.....	Eugene A. Baker.....	J. C. Chambers.....	Detroit.
Knights Templars and Masons' Life Indemnity Co.....	Chicago, Ill.....	May 5, 1884.....	April 25, 1887.....	J. Adams Allen.....	W. H. Gray.....	John T. Liggett.....	Detroit.
Life and Reserve Association.....	Buffalo, N. Y.....	Feb. 8, 1883.....	March 7, 1887.....	Frank T. Gilbert.....	A. A. Aldrich.....	Moses Allen.....	Corunna.
Manufacturers' Accident Indemnity.....	Geneva, N. Y.....	Dec. 10, 1886.....	Jan. 16, 1888.....	Thos. Smith.....	W. D. Chase.....	D. S. Pearson.....	Lansing.
Masons' Fraternal Accident.....	Westfield, Mass.....	Aug. 15, 1887.....	March 2, 1889.....	Wm. Provin.....	J. A. Lakin.....	J. L. Ambrose.....	Bay City.
Minnesota Scandinavian Relief Association.....	Red Wing, Minn.....	Feb. 14, 1879.....	April 23, 1887.....	T. K. Simmons.....	A. G. Roeling.....	Fred Sandberg.....	Remus.
Massachusetts Benefit Association.....	Boston, Mass.....	Feb. 8, 1878.....	Aug. 17, 1885.....	Willard Marcy.....	Geo. A. Litchfield.....	J. E. Tenney.....	Lansing.
Mutual Reserve Fund Life Association.....	New York, N. Y.....	Feb. 9, 1881.....	June 23, 1883.....	Edw. B. Harper.....	F. T. Bruman.....	S. F. White.....	Ladington.
National Accident Association.....	Indianapolis, Ind.....	June 1, 1881.....	June 1, 1889.....	Mathew Henning.....	John A. Wilkens.....	O. A. Doane.....	Muskegon.
New England Mutual Accident Association.....	Boston, Mass.....	Feb. 20, 1884.....	Aug. 11, 1886.....	Annetta P. Martin.....	Benjamin F. Deas.....	Levi T. Griffin.....	Detroit.

Total Abstinence Life Association of America.....	Chicago, Ill.....	July 24, 1889.....	April 3, 1890.....	Wm. F. Singleton.....	A. Bonnell.....	G. H. Holman.....	Flint.
United States Mutual Accident Association.....	New York, N. Y.....	Oct. 11, 1877.....	Dec. 13, 1883.....	Charles B. Peet.....	James R. Pitcher.....	H. R. Josselyn.....	Detroit.
United States Masonic Union Mutual Accident Association.....	Council Bluffs, Ia.....	Feb. 5, 1884.....	Aug. 20, 1889.....	Jas. R. Reed.....	W. J. Jameson.....	Frank E. Robeson.....	Lansing.
	Chicago, Ill.....	April 14, 1885.....	Mar. 20, 1888.....	J. M. Hamilton.....	T. N. McCauley.....	C. H. Gleason.....	Grand Rapids.

\* Service of process may also be made upon the Commissioner of Insurance or deputy, under Act 187, Laws of 1887.



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# MICHIGAN LIFE INSURANCE COMPANIES

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## ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS

OF THE

MICHIGAN LIFE INSURANCE COMPANIES,

SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1889.

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## IMPERIAL LIFE INSURANCE COMPANY.

## MICHIGAN.

(Incorporated July 26, 1886; commenced business August 2, 1886.)

HOME OFFICE, MCGRAW BUILDING, DETROIT.

CYRENIUS A. NEWCOMB, *President*. - - - - - ANSON WARING

## CAPITAL.

Capital stock paid.....\$118,000

Balance of net or ledger assets December 31st, 1888.....

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$86,474 65
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	83,848 74
Total.....	\$169,823 39
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	126 89
Total premium income.....	\$169,696 50
Cash received for interest upon mortgage loans.....	6,127 98
Cash received for interest on bonds owned, and dividends on stock.....	70 00
Cash received for interest on other debts due the company.....	877 77
Total income during the year.....	
Total.....	

## DISBURSEMENTS DURING 1889.

Total amount actually paid for losses and matured endowments.....	\$80,571 37
Cash dividends paid to policy-holders, same applied in payment of premiums.....	21,319 34
(Total paid policy-holders.....)	\$101,890.71.)
Cash paid for commissions to agents.....	36,136 64
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	2,625 62
Cash paid for medical examiners' fees.....	3,865 00
Cash paid for salaries, and other compensation of officers and other office employees.....	9,814 68
Cash paid for State and local taxes in States where organized, \$2,216.16; taxes, licenses, fines, and fees in other States, \$2,826.45.....	5,042 61
Cash paid for rent.....	2,992 85
Cash paid for furniture and fixtures, and safe for home and agency offices.....	42 00
Cash paid for advertising.....	1,439 50
Cash paid for the following items, viz.: Legal services, \$881.37; printing, \$2,227.13; telegrams, postage and exchange, \$700.90; judgment, \$7,000; expenses, \$143.30; miscellaneous, \$974.26.....	11,876 96
(Total expenses of management.....)	\$78,335 97)

Total disbursements during the year.....

Balance December 31, 1889

Invested in the following:

# IMPERIAL LIFE INSURANCE COMPANY.

3

## ASSETS. AS PER LEDGER ACCOUNTS.

ured by mortgages of real estate, first liens ..... \$104,172 50

### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.	
ar loan bounty bond .....	\$1,080 00	\$1,000 00	1,080 00

company's office, \$829.15; cash deposited in banks, \$36,974.08;  
sh ..... 37,803 23

ivable, \$100; agents' ledger balances, \$964.49; total ..... 1,064 49

net or ledger assets as per balance ..... \$144,120 22

### OTHER ASSETS.

e, \$439.10, and accrued, \$2,742.66 on bonds and mortgages .....	\$3,181 76	
rued on bonds and stocks .....	11 87	

iums due and unreported on policies in force De- 1889 .....	\$33,598 05	
red premiums on policies in force December 31, 1889 .....	3,724 91	

.....	\$37,317 26	
-------	-------------	--

e loading on above gross amount .....	7,463 59	
---------------------------------------	----------	--

of uncollected and deferred premiums .....	29,854 37	
--	-----------	--

fixtures, and safe .....	1,442 38	
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of other assets .....	34,490 16	
-----------------------	-----------	--

assets .....	\$178,610 38	
--------------	--------------	--

ems not admitted .....	2,506 85	
------------------------	----------	--

admitted assets .....	\$176,103 53	
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### Items not Admitted.

fixtures, and safe .....	\$1,442 38	
ances .....	964 49	
able .....	100 00	

ems not admitted .....	\$2,506 85	
------------------------	------------	--

### LIABILITIES.

value of all the outstanding policies in force on the 31st day of December, puted by the Michigan insurance department according to the <i>American Ex-</i> <i>Table of Mortality with 4 1-2 per cent interest.</i> .....	\$46,273 09
matured endowments due and unpaid .....	4,000 00

liabilities (except capital stock) .....	\$50,273 09
--	-------------

regards policy-holders, \$125,890.44, on the basis of admitted assets.

OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS  
YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Am't.
end of previous year .....	\$1,000	\$54,500	\$5,995,100	\$6,050,600
.....	253,500	49,500	5,244,000	5,547,000
.....	1,000	.....	1,000	1,000
.....	.....	.....	.....	1,000
.....	\$255,500	\$104,000	\$11,240,100	\$11,599,600

ent deducted by the company.



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# MICHIGAN LIFE INSURANCE COMPANIES

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## ABSTRACTS

COMPILED FROM THE ANNUAL STATEMENTS

OF THE

MICHIGAN LIFE INSURANCE COMPANIES,

SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1889.

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## IMPERIAL LIFE INSURANCE COMPANY.

## MICHIGAN.

(Incorporated July 26, 1886; commenced business August 2, 1886.)

HOME OFFICE, MCGRAW BUILDING, DETROIT.

CYRENIUS A. NEWCOMB, *President*. - - - - - ANSON WARING.

## CAPITAL.

Capital stock paid.....\$118,000

Balance of net or ledger assets December 31st, 1888.....\$1

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$96,474 65
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	83,348 74
<b>Total</b> .....	<b>\$180,823 39</b>
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	186 89
<b>Total premium income</b> .....	<b>\$180,636 50</b>
Cash received for interest upon mortgage loans.....	6,127 98
Cash received for interest on bonds owned, and dividends on stock.....	70 00
Cash received for interest on other debts due the company.....	877 77
<b>Total income during the year</b> .....	<b>1</b>
<b>Total</b> .....	<b>83</b>

## DISBURSEMENTS DURING 1889.

Total amount actually paid for losses and matured endowments.....	\$90,571 37
Cash dividends paid to policy-holders, same applied in payment of premiums.....	21,819 24
(Total paid policy-holders.....)	(\$101,890.71.)
Cash paid for commissions to agents.....	36,136 64
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	2,635 62
Cash paid for medical examiners' fees.....	3,365 00
Cash paid for salaries, and other compensation of officers and other office employees.....	9,814 68
Cash paid for State and local taxes in States where organized, \$2,216.16; taxes, licenses, fines, and fees in other States, \$2,826.45.....	5,042 61
Cash paid for rent.....	2,982 98
Cash paid for furniture and fixtures, and safe for home and agency offices.....	42 00
Cash paid for advertising.....	1,439 50
Cash paid for the following items, viz.: Legal services, \$681.37; printing, \$2,227.13; telegrams, postage and exchange, \$700.90; judgment, \$7,000; expenses, \$148.30; miscellaneous, \$974.26.....	11,876 96
(Total expenses of management.....)	(\$78,335 97)

Total disbursements during the year.....1

Balance December 31, 1889.....81

Invested in the following:



## ASSETS, AS PER LEDGER ACCOUNTS.

Loans secured by mortgages of real estate, first liens ..... \$104,172 50

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.	
Michigan war loan bounty bond .....	\$1,080 00	\$1,000 00	1,080 00

Cash in company's office, \$829.15; cash deposited in banks, \$36,974.08;		
total cash .....		37,803 23
Bills receivable, \$100; agents' ledger balances, \$964.49; total .....		1,064 49
Total net or ledger assets as per balance .....		\$144,120 22

## OTHER ASSETS.

Interest due, \$439.10, and accrued, \$2,742.66 on bonds and mortgages .....	\$3,181 76	
Interest accrued on bonds and stocks .....	11 67	
Gross premiums due and unreported on policies in force December 31, 1889 .....	\$38,598 05	
Gross deferred premiums on policies in force December 31, 1889 .....	8,724 91	
Total .....	\$57,317 36	
Deduct the loading on above gross amount .....	7,463 59	
Net amount of uncollected and deferred premiums .....	29,854 37	
Furniture, fixtures, and safe .....	1,442 36	
Total of other assets .....		34,490 16
Total assets .....		\$178,610 38
Deduct items not admitted .....		2,506 85
Total admitted assets .....		\$176,103 53

## Items not Admitted.

Furniture, fixtures, and safes .....	\$1,442 36
Agents' balances .....	964 49
Bills receivable .....	100 00
Total items not admitted .....	\$2,506 85

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Michigan insurance department according to the <i>American Experience Table of Mortality with 4 1-2 per cent interest</i> .....	\$46,273 09
Claims for matured endowments due and unpaid .....	4,000 00
Total liabilities (except capital stock) .....	\$50,273 09

Surplus as regards policy-holders, \$125,830.44, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Am't.
In force at end of previous year .....	\$1,000	\$54,500	\$5,995,100	\$6,050,600
New policies .....	253,500	49,500	5,244,000	5,547,000
Old revived .....			1,000	1,000
Old increased .....	1,000			1,000
Totals .....	\$255,500	\$104,000	\$11,240,100	\$11,599,600

\* 20 per cent deducted by the company.

## MICHIGAN INSURANCE REPORT.

	<i>Ceased to be in force.</i>	<i>Whole Life.</i>	<i>Endowment.</i>	<i>All Others.</i>	<i>Total.</i>
By death.....			\$11,500	\$79,000	
By expiry.....				\$79,500	
By lapse.....		\$2,000	14,000	\$7,000	
By change and decrease.....				\$7,500	
Not taken.....		7,000	28,500	490,500	
<b>Totals.....</b>		<b>\$9,000</b>	<b>\$54,000</b>	<b>\$1,521,500</b>	
Amount in force at end of the year.....		\$246,500	\$50,000	\$9,718,600	
Re-insured.....				5,000	

## BUSINESS IN MICHIGAN DURING 1889.

	<i>No.</i>
Policies in force December 31, 1888.....	878
Policies issued during year.....	118
<b>Total.....</b>	<b>996</b>
Deduct ceased to be in force.....	147
<b>In force December 31, 1889.....</b>	<b>849</b>
Losses and claims paid during the year.....	18
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	

## MICHIGAN MUTUAL LIFE INSURANCE COMPANY

## MICHIGAN.

(Incorporated November 6, 1867; commenced business November 12, 1867.)

HOME OFFICE, No. 150 JEFFERSON AVENUE, DETROIT.

J. S. FARRAND, *President.* - - - - - WM. A. BUTLER, *Vice President.*O. R. LOOKER, *Secretary.*

## CAPITAL.

Capital stock paid.....\$250,000

Balance of net or ledger assets Dec, 31, 1888.....	\$2,102,603 48	
Deduct profit and loss account.....	3,713 88	\$2,098,889 60

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$163,787 27	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	520,000 27	
<b>Total.....</b>	<b>\$683,787 54</b>	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	7,468 40	
<b>Total premium income.....</b>	<b>\$676,319 14</b>	
Cash received for interest upon mortgage loans.....	121,260 54	
Cash received for interest on bonds owned, and dividends on stock.....	590 00	
Cash received for interest on premium notes, loans, or liens.....	8,954 23	
Cash received for rents for use of company's property.....	2,949 91	
<b>Total income during the year.....</b>	<b>\$809,074 22</b>	
<b>Total.....</b>	<b>\$2,907,963 82</b>	

## DISBURSEMENTS DURING 1889.

paid for losses and additions.....	\$116,168 20	
paid for matured endowments and additions.....	85,135 09	
Total amount actually paid for losses and matured endowments.....		\$201,303 29
policy-holders' deposits returned.....		89 99
paid for surrendered policies.....		17,927 30
dividends paid to policy-holders, same applied in payment of premiums.....		59,025 62
Total paid policy-holders.....	\$278,346 20)	
paid stock-holders for interest or dividends.....		17,500 00
paid for commissions to agents.....		116,181 14
paid for salaries and traveling expenses of managers of agencies, and clerical, special, and local agents.....		24,765 72
paid for medical examiners' fees.....		8,119 35
paid for salaries, and other compensation of officers and other office employees.....		17,467 70
paid for State and local taxes in State where organized, \$4,109.39; fees, licenses, fines, and fees in other States, \$9,966.96.....		13,970 35
paid for rent.....		4,906 39
paid for furniture and fixtures, and safes for home and agency offices.....		2,917 69
paid for advertising.....		4,593 68
paid for the following items, viz.: Legal expenses, \$3,471.47; printing, \$6.95; Postage, express and exchange, \$3,533.79; stationery supplies, \$5,298.67.....		17,080 88
Total expenses of management.....	\$210,004.90.)	
Total disbursements during the year.....		\$505,851 10
Balance December 31, 1889.....		\$2,403,102 32

vested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$137,792 26
Assets secured by mortgages of real estate, first liens.....	2,017,401 63
Assets secured by stocks, bonds and other securities held as collaterals, the market value of which is \$17,000.....	10,000 00
Assets made in cash to policy-holders on this company's policies.....	175,305 69
Premium notes, loans or liens on policies in force, the reserves in excess of all indebtedness.....	5,221 62

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
United States bonds.....	\$1,898 75	1,848 75
Cash deposited in banks.....		31,475 85
Assets receivable, \$20,019.14; agents' ledger balances, \$4,037.38; total.....		24,056 52
Total net or ledger assets as per balance.....		\$2,403,102 32

## OTHER ASSETS.

Interest due, \$22,320.90, and accrued, \$36,047.05, on bonds and mortgages.....	\$58,367 95
Interest accrued on bonds and stocks.....	100 00
Interest due, \$10,300, and accrued, \$2,300, on premium notes, loans or liens.....	12,600 00
Interest accrued on company's property or lease.....	1,633 00
Premiums due and unreported on policies in force Dec. 31, 1889.....	\$136,621 25
Deferred premiums on policies in force Dec. 31, 1889.....	85,266 50
Total.....	\$171,887 75
Deduct the loading on above gross amount.....	84,377 55
Amount of uncollected and deferred premiums.....	\$137,510 20
Total of other assets.....	210,211 15
Total assets.....	\$2,613,313 47
Deduct items not admitted.....	24,056 52
Total admitted assets.....	\$2,589,256 95

10 per cent deducted by the company.



*Items not Admitted.*

Agent's balances.....	\$4,037 38
Bills receivable.....	20,019 14
Total items not admitted.....	\$24,056 52

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Michigan Insurance Department, according to <i>The American Experience Table of Mortality, with 4 1/2 per cent interest</i> .....	\$2,215,386 00
Deduct net value of risks of this company re-insured in other solvent companies.....	31,060 00
Net re-insurance reserve.....	\$2,184,326 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$19,670 13
Claims for death losses, and other policy claims resisted by the company.....	11,000 00
Total policy claims.....	\$20,670 13
Amount of any other liability of the company, viz.: Policy-holders' deposits.....	3
Total liabilities (except capital stock).....	\$2,204,655 23
Surplus as regards policy-holders, \$373,903.54, on the basis of admitted assets.	

## EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole Life.</i>	<i>Endowment.</i>	<i>All Others.</i>	<i>Additions.</i>
In force at end of previous year.....	\$5,175,202	\$12,339,487	\$1,415,750	\$168,940
New policies.....	652,913	3,515,750	308,500	35,808
Defaulted policies restored.....	23,929	59,188	.....	140
Old increased.....	5,000	12,500	.....	7
Transferred forms.....	20,500	60,000	8,000	19
Transferred (States).....	60,000	140,000	30,000	5,349
Totals.....	\$5,937,544	\$16,126,925	\$1,757,250	\$210,264
<i>Ceased to be in force.</i>				
By death.....	\$61,354	\$47,571	\$14,000	\$3,388
By expiry.....	.....	10,105	.....	778
By surrender.....	62,218	402,208	5,000	2,511
By lapse.....	338,500	1,838,500	183,500	1,470
By decrease.....	3,500	31,500	1,000	.....
By default.....	15,180	15,828	.....	267
By transfer.....	76,500	208,000	34,000	5,369
Re-conversion additions.....	.....	.....	.....	2,982
Not taken.....	18,000	381,800	.....	.....
Totals.....	\$570,252	\$2,885,313	\$187,500	\$18,762
Amount in force at end of year.....	\$5,367,292	\$13,241,612	\$1,569,750	\$198,502

## BUSINESS IN MICHIGAN DURING 1889.

	<i>No.</i>	<i>\$.</i>
Policies in force Dec. 31, 1888.....	3,539	\$7,429
Policies issued during year.....	429	.....
Total.....	3,968	\$8,429
Deduct ceased to be in force.....	415	.....
In force Dec. 31, 1889.....	3,553	\$7,429
Losses and claims paid during the year.....	28	.....
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	.....	\$3,000

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**LIFE**  
**INSURANCE COMPANIES**  
**OF OTHER STATES.**

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**ABSTRACTS**

**COMPILED FROM THE ANNUAL STATEMENTS OF LIFE INSURANCE COMPANIES OF OTHER  
STATES, AUTHORIZED TO TRANSACT BUSINESS IN THIS STATE,  
AND SHOWING THEIR CONDITION ON THE  
31st DAY OF DECEMBER, 1889.**

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# ÆTNA LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated, 1820; commenced business, 1850.)

HOME OFFICE, No. 218, MAIN ST., HARTFORD.

MORGAN G. BULKELEY, *President.* - - - - - J. L. ENGLISH

Attorney for Michigan, DAVID A. PIERSON, of Detroit.

## CAPITAL.

Capital stock paid ..... \$1,250,000

Balance of net or ledger assets December 31, 1888 ..... \$32

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	\$580,179 69
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance	3,159,231 13
Total	\$3,739,410 82
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less \$499.87 dividends thereon	707 93
Total premium income	\$3,738,702 89
Cash received for interest upon mortgage loans	1,084,796 86
Cash received for interest on bonds owned, and dividends on stock	580,354 42
Cash received for interest on premium notes, loans, or liens	72,806 19
Cash received for interest on other debts due the company	22,437 33
Cash received for rents for use of company's property	11,825 43
Cash received for interest on deposits	36,625 36
Cash received as discount on claims paid in advance	13,104 42
Cash received for profits on bonds, or stocks, <i>actually sold</i>	6,117 09

Total income during the year ..... 5

Total ..... \$37

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions	\$1,584,896 29
Premium notes, loans, or liens used in payment of the same	62,854 33
Cash paid for matured endowments and additions	1,024,423 35
Premium notes, loans, or liens used in payment of same	17,717 97
Total	\$2,689,891 94
Deduct amount received from other companies for losses or claims on policies of this company re-insured, of which \$300.00 is for matured endowments	2,990 00
Total amount actually paid for losses and matured endowments	\$2,686,901 94
Cash paid for surrendered policies	193,247 96
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	25,226 02
Cash surrender values, including reconverted additions applied in payment of premiums	178,644 69
Cash dividends paid to policy-holders, same applied in payment of premiums	531,469 41

notes, loans, or liens used in payment of dividends to policy-		
paid policy-holders.....	\$3,641,440 83)	\$30,950 81
stock-holders for interest or dividends.....		125,000 00
for commissions to agents.....		494,965 05
for salaries and traveling expenses of managers of agencies, and		
special, and local agents.....		28,713 14
for medical examiners' fees.....		32,456 00
for salaries, and other compensation of officers and other office		
.....		75,067 90
for State and local taxes in State where organized, \$63,676.32;		
licenses, fines, and fees in other States, \$33,572.46.....		97,248 78
for rent.....		20,775 72
for furniture and fixtures, and safes for home and agency offices		711 75
for advertising.....		11,028 92
for the following items, viz.: Postage, supplies, printing, legal		
cellaneous expenses.....		73,594 61
expenses of management.....	\$834,591 87)	
Disbursements during the year.....		\$4,601,032 70
Balance Dec. 31, 1889.....		\$33,239,933 93

in the following :

ASSETS, AS PER LEDGER ACCOUNTS.

State unincumbered, cost value.....	\$614,341 36
Secured by mortgages of real estate, first liens.....	16,044,316 78
Secured by stocks, bonds and other securities held as collaterals,	
market value of which is \$769,180.00.....	502,368 31
Unpaid amounts due to policy-holders on this company's policies.....	368,640 62
Unpaid notes, loans, or liens on policies in force, the reserves in excess	
of indebtedness.....	1,230,578 24

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Stocks:	Cost Value.	Market Value.
Connecticut River Banking Co.....	\$20,365 00	\$11,290 00
Metropolitan Bank, New York.....	5,812 50	375 00
First National Bank, Hartford.....	124,285 50	114,750 00
First National Bank, Hartford.....	42,885 25	32,000 00
First National Bank, Hartford.....	60,900 75	43,904 00
First National Bank, Hartford.....	107,720 25	116,250 00
First National Bank, Hartford.....	92,060 66	77,595 00
First National Bank, Hartford.....	98,729 80	96,224 00
First National Bank, Hartford.....	98,576 87	104,530 00
First National Bank, Hartford.....	83,664 25	39,585 00
First National Bank, Hartford.....	8,375 00	9,900 00
First National Bank, Hartford.....	26,450 00	37,500 00
First National Bank, Hartford.....	97,572 25	87,750 00
First National Bank, Hartford.....	79,969 48	77,000 00
First National Bank, Hartford.....	25,065 00	31,200 00
First National Bank, Hartford.....	5,262 50	13,750 00
First National Bank, Hartford.....	20,000 00	25,000 00
First National Bank, Hartford.....	10,000 00	13,000 00
	\$999,695 04	\$981,613 00
United States Government Bonds:		
United States Funded Loan 4½ bonds.....	\$567,925 00	\$567,000 00
United States Funded Loan, 4 per cent.....	407,950 00	520,700 00
	\$975,875 00	\$1,087,700 00
and other Stocks and Bonds:		
Connecticut River R. R. stock.....	\$39,372 25	\$78,600 00
Fire Insurance stock.....	19,236 68	21,000 00
N. H. & Hartford R. R. stock.....	164,169 75	288,120 00
St. Louis & Indianapolis R. R. bonds.....	45,000 00	51,000 00
St. Louis & Indianapolis R. R. bonds.....	20,675 00	24,480 00
St. Louis & Indianapolis R. R. bonds.....	13,871 25	15,120 00
St. Louis & Indianapolis R. R. bonds.....	47,500 00	51,750 00
St. Louis & Indianapolis R. R. bonds.....	30,690 00	34,500 00
St. Louis & Indianapolis R. R. bonds.....		
St. Louis & Indianapolis R. R. bonds.....	22,083 20	17,075 00
St. Louis & Indianapolis R. R. bonds.....		
St. Louis & Indianapolis R. R. bonds.....	747 50	1,000 00
St. Louis & Indianapolis R. R. bonds.....	25,000 00	27,000 00
St. Louis & Indianapolis R. R. bonds.....	25,000 00	27,250 00
St. Louis & Indianapolis R. R. bonds.....	150,750 00	157,500 00
St. Louis & Indianapolis R. R. bonds.....	12,687 50	11,770 00
St. Louis & Indianapolis R. R. bonds.....	25,000 00	21,400 00
St. Louis & Indianapolis R. R. bonds.....	18,625 00	13,400 00



*Railroad and other Stocks and Bonds:*

	Cost Value.	Market Value.
Terre Haute & Logansport R. R. bonds.....	\$100,000 00	\$110,000 00
Phoenix Fire Insurance Company.....	7,000 00	7,800 00

\$767,158 13      \$953,765 00

*State, City, County, and Town Bonds:*

City of Brantford.....	\$97,500 00	\$97,500 00
Province of Manitoba.....	149,883 84	184,010 00
South Carolina State.....	29,410 00	38,994 80
Virginia ".....	23,357 94	15,200 00
Tennessee ".....	25,100 00	20,080 00
Connecticut ".....	500,000 00	510,000 00
Mississippi ".....	10,000 00	10,000 00
Mobile city.....	140,500 00	119,425 00
Hartford non-taxable city.....	68,950 00	81,420 00
" capital city.....	87,740 00	108,840 00
" funded city.....	163,620 00	199,200 00
Louisville city.....	89,750 00	115,000 00
Kansas City city.....	90,500 00	115,000 00
New Britain city.....	190,669 00	149,500 00
Chicago water loan city.....	10,000 00	11,000 00
Peoria city.....	9,200 00	15,750 00
Council Bluffs city.....	17,000 00	17,000 00
Plattsmouth, Neb., city.....	23,000 00	23,000 00
London, Ont., city.....	75,000 00	76,500 00
Beardstown city.....	2,980 00	5,000 00
New Boston city.....	8,000 00	8,000 00
Jersey City city.....	122,900 00	136,500 00
Ottawa city.....	183,000 00	143,640 00
Newark city.....	172,015 00	200,100 00
Indianapolis city.....	427,570 00	494,000 00
Quincy city.....	11,564 00	24,000 00
Milwaukee water city.....	72,500 00	78,750 00
Cincinnati city.....	100,000 00	130,000 00
Hartford water city.....	1,000 00	1,000 00
St. Paul city.....	52,350 00	66,000 00
St. Paul, Neb., city.....	20,000 00	20,000 00
Webster city.....	37,950 00	37,950 00
Hull city.....	40,000 00	41,200 00
Girard city.....	5,000 00	5,000 00
Oxford city.....	9,800 00	10,000 00
Lincoln city.....	28,500 00	30,975 00
Olathe city.....	12,000 00	12,000 00
Emporia city.....	20,500 00	20,500 00
Hartland city.....	10,000 00	10,000 00
Wymore city.....	5,000 00	5,000 00
Audubon city.....	5,600 00	5,600 00
Ness City city.....	11,875 00	12,500 00
Russell city.....	5,000 00	5,000 00
Montreal harbor city.....	60,000 00	64,800 00
Lincoln city.....	11,880 00	12,000 00
Quebec city.....	40,000 00	41,500 00
Stratford city.....	21,000 00	22,470 00
Toronto city.....	100,667 00	102,200 00
Winfield city.....	10,000 00	10,000 00
Dighton city.....	6,000 00	6,000 00
Kendallville city.....	13,000 00	13,000 00
Wichita city.....	48,000 00	50,000 00
Quebec government.....	207,500 00	232,400 00
Hartford City Salt Company.....	15,000 00	15,000 00
Cimarron city.....	10,000 00	10,000 00
David city.....	6,300 00	6,650 00
Ellsworth city.....	37,280 00	38,475 00
Superior city.....	13,000 00	13,000 00
Seneca city.....	9,500 00	9,500 00
Pratt city.....	12,900 00	14,250 00
Burrton city.....	12,880 00	13,300 00
Lyons city.....	32,200 00	33,250 00
Canton city.....	6,405 00	6,650 00
Norton city.....	16,400 00	16,150 00
Kingman city.....	10,000 00	10,000 00
South Hutchinson city.....	3,500 00	3,500 00
Loup City city.....	6,000 00	6,000 00
Conway Springs city.....	13,000 00	13,000 00
Douglas city.....	11,000 00	11,000 00
Coolidge city.....	10,000 00	10,000 00
Johnson city.....	7,350 00	7,000 00
Englewood city.....	4,200 00	4,200 00
Seward city.....	13,500 00	15,000 00
Governor's Foot Guard.....	10,000 00	10,000 00
City of Alma.....	8,122 50	8,550 00
" Orleans.....	8,500 00	8,500 00
" Hastings.....	54,000 00	57,000 00
Monroe county.....	35,000 00	42,000 00
Ford county.....	48,500 00	52,500 00
Adams county.....	37,987 50	53,000 00
Sangamon county.....	24,250 00	25,750 00

County, and Town Bonds:	Cost Value.	Market Value.
County	\$78,800 00	\$ 82,740 00
and Tazewell county	27,000 00	28,350 00
County	19,000 00	19,950 00
County	48,000 00	52,000 00
County	10,400 00	13,000 00
N. J.) county	49,843 75	52,500 00
County	32,000 00	34,560 00
County	50,000 00	52,500 00
County	20,000 00	21,000 00
County	85,000 00	89,250 00
County	1,900 00	1,900 00
County	60,000 00	60,000 00
County	26,000 00	27,800 00
County	35,000 00	24,500 00
County	3,000 00	3,000 00
County	25,000 00	25,000 00
County	11,500 00	12,075 00
County	10,000 00	10,000 00
County	5,000 00	5,250 00
County	34,000 00	35,700 00
County	18,000 00	18,540 00
County	59,000 00	40,950 00
County	24,250 00	25,500 00
County	3,380 00	3,380 00
County	11,300 00	11,550 00
County	9,500 00	9,500 00
County	20,500 00	21,525 00
County	47,000 00	47,000 00
County	24,125 00	26,250 00
County bridge	7,000 00	7,000 00
County	21,000 00	21,000 00
County	106,710 00	119,700 00
County	9,000 00	9,000 00
County	10,000 00	10,500 00
County	50,000 00	51,500 00
County	3,500 00	3,500 00
County	3,000 00	5,000 00
County	3,500 00	8,500 00
County	20,250 00	27,000 00
County	23,000 00	23,000 00
County	7,500 00	7,500 00
County	10,000 00	10,000 00
County	10,000 00	10,000 00
County	20,000 00	20,000 00
County	20,000 00	20,000 00
County	16,000 00	16,000 00
County	9,800 00	10,000 00
County	2,000 00	2,000 00
County	21,000 00	21,000 00
County	5,000 00	5,000 00
County	14,700 00	15,000 00
County	12,588 73	12,588 73
County	23,000 00	23,000 00
County	25,536 00	25,536 00
County	84,500 00	84,675 00
County	3,000 00	3,000 00
County	10,000 00	10,000 00
County	7,000 00	7,000 00
County	28,710 00	29,000 00
County	40,133 33	42,000 00
County	153,187 50	168,800 00
County	48,824 00	40,000 00
County	3,000 00	3,000 00
County	55,000 00	57,750 00
County	20,000 00	20,600 00
County	11,000 00	11,000 00
County	35,350 00	35,000 00
County	6,000 00	6,000 00
County	13,000 00	13,000 00
County	16,000 00	16,480 00
County	10,000 00	10,000 00
County	15,840 00	16,000 00
County	6,000 00	6,000 00
County	2,500 00	2,500 00
County	6,000 00	6,000 00
County	6,600 00	6,800 00
County	3,100 00	3,000 00
County	10,000 00	10,000 00
County	15,000 00	15,000 00
County	4,000 00	4,000 00
County	3,000 00	3,000 00
County	10,000 00	10,000 00
County	8,000 00	8,000 00
County	3,000 00	3,000 00
County	3,000 00	3,000 00
County	50,000 00	52,500 00
County	5,000 00	5,000 00

## State, City, County, and Town Bonds:

	Cost Value.	Market Value.
Lennox town	\$8,400 00	\$10,000 00
Lewiston town	1,500 00	1,575 00
Neodesha town	12,000 00	12,000 00
Baxter Springs town	20,500 00	20,500 00
Monroe township town	\$8,810 00	\$9,000 00
Morton township town	8,550 00	9,000 00
Henderson town	4,750 00	5,000 00
Lockridge town	7,800 00	8,000 00
Stranger town	9,900 00	10,000 00
Washington town	14,400 00	14,400 00
Rolling Prairie town	\$1,800 00	\$3,250 00
Cicero town	2,500 00	2,500 00
Hayes town	17,375 00	18,050 00
McFadden town	9,500 00	9,500 00
Leroy town	7,600 00	7,600 00
Tonganoxie town	19,700 00	19,200 00
Eagle township	18,800 00	14,250 00
Valley Center township	9,200 00	9,500 00
Richland township	12,040 00	13,300 00
Little River township	21,160 00	21,850 00
Victoria township	20,240 00	20,900 00
Liberty township	7,600 00	7,600 00
Burton township	23,920 00	24,700 00
Green Garden township	18,900 00	14,250 00
Phillipsburg township	9,150 00	9,500 00
Plum township	12,800 00	14,250 00
Center township	35,000 00	36,100 00
Jefferson township	7,600 00	7,600 00
Lake township	17,480 00	18,050 00
Richland township	12,382 50	12,825 00
Lincoln township	18,800 00	14,250 00
Elk Creek township	7,600 00	7,600 00
Limestone township	13,725 00	14,250 00
Ezbon township	8,800 00	9,500 00
Groveland township	13,780 00	15,300 00
Banner township	13,780 00	15,300 00
Hanson township	13,000 00	19,000 00
Valparaiso township	5,500 00	5,500 00
Hayneville township	17,100 00	18,050 00
Turkey Creek township	2,707 50	2,850 00
May township	4,081 25	4,375 00
Pleasant Valley township	3,900 00	3,900 00
Antelope township	4,512 50	4,750 00
Little Blue township	2,707 50	2,850 00
Alma township	5,886 25	6,175 00
Township G	9,000 00	9,500 00
Franklin township	6,300 00	6,650 00
Township M	9,000 00	9,500 00
" L	4,500 00	4,750 00
" B	9,000 00	9,500 00
Brown township	5,400 00	5,700 00
New York township	9,000 00	9,500 00
Baker township	9,000 00	9,500 00
Henderson township	4,500 00	4,750 00
Thayer township	4,500 00	4,750 00
Stewart township	9,000 00	9,500 00
Union township	5,400 00	5,700 00
Bone Creek township	9,000 00	9,500 00
Read township	9,000 00	9,500 00
Olive township	5,400 00	5,700 00
Oak Creek township	5,400 00	5,700 00
Stromburg village	12,000 00	12,000 00
Village of Ord	4,000 00	4,000 00
Bowen precinct	10,000 00	10,000 00
Victor precinct	15,000 00	15,000 00
Fairmouth precinct	27,075 00	28,500 00
Lincoln precinct	6,300 00	6,650 00
Centre precinct	6,300 00	6,650 00
Twin Grove precinct	9,000 00	9,500 00
Madison precinct	4,500 00	4,750 00
Harvard precinct	22,500 00	23,750 00
Nova precinct	3,840 00	4,000 00
Geneva precinct	13,500 00	14,250 00
Exeter precinct	18,000 00	19,000 00
Ainsworth precinct	10,550 00	10,000 00
Coolidge Bridge	8,400 00	8,000 00
School District No. 5	820 00	800 00
" " " 1	8,500 00	8,500 00
" " " 18	6,000 00	6,000 00
" " " 9	10,000 00	10,000 00
" " " 8	4,000 00	4,000 00
" " " 5	10,400 00	10,000 00
" " " 6 (Kansas)	1,500 00	1,500 00
" " " 6 (Illinois)	1,000 00	1,000 00
" " " 2	4,900 00	4,900 00



*County, and Town Bonds:*

	<i>Cost Value.</i>	<i>Market Value.</i>
District No. 19	\$10,000 00	\$10,000 00
" 6 (Grove county, Kansas)	5,000 00	5,000 00
School District school	8,000 00	8,000 00
school	19,000 00	19,950 00
reek school	8,000 00	8,000 00
" precinct	5,760 00	6,000 00
apids school	147,000 00	149,940 00
ve school	17,000 00	17,000 00
ook school	2,500 00	2,500 00
ille school	17,000 00	17,000 00
n school	7,500 00	7,500 00
end school	1,000 00	1,000 00
school	3,743 00	3,800 00
school	10,000 00	10,000 00
school	2,700 00	2,700 00
ool	4,000 00	4,000 00
d school	9,000 00	9,000 00
school	3,250 00	3,250 00
school	4,000 00	4,000 00
nglish school	1,500 00	1,500 00
o school	5,000 00	5,000 00
rne school	2,500 00	2,500 00
school	800 00	800 00
Junction school	5,000 00	5,000 00
ill school	5,400 00	5,400 00
d school	1,000 00	1,000 00
n school	7,000 00	7,000 00
chool	2,000 00	2,000 00
d school	1,700 00	1,700 00
District No. 37 school (Neb.)	9,000 00	9,000 00
" No's 4 and 77 school	4,000 00	4,000 00
school	8,000 00	8,000 00
school	1,500 00	1,500 00
District No. 10 school	2,000 00	2,000 00
e school	3,000 00	3,000 00
school	6,000 00	6,000 00
ounty school	1,859 65	1,859 65
District No. 42 school	5,000 00	5,000 00
a school	19,000 00	19,000 00
amp drainage	8,400 00	8,800 00
Victoria	45,000 00	48,600 00
Desawatomie	20,000 00	20,000 00
n county	40,000 00	36,000 00
Downs	29,100 00	30,000 00
orecinct	14,000 00	14,000 00
township	6,720 00	7,000 00
n precinct	4,800 00	5,000 00
Santa Fe	4,500 00	4,500 00
ownship	15,000 00	15,000 00
county	11,700 00	12,000 00
county	10,000 00	10,000 00
ounty	33,000 00	33,000 00
ver city	100,000 00	109,000 00
inthe city	30,000 00	30,000 00
ise city	10,000 00	10,000 00
ivers city	32,500 00	34,125 00
e. Marie city	20,000 00	21,000 00
held, Kansas, city	16,000 00	16,000 00
precinct	4,900 00	4,750 00

\$7,688,744 74 \$8,192,759 18

*ation:*

ocks	\$999,695 04	\$981,613 00
vernment bonds	975,875 00	1,087,700 00
d and other stocks and bonds	767,158 13	953,785 00
ty, county, and town bonds	7,688,744 74	8,192,759 18

(carried out at cost value) \$10,481,472 91 \$11,165,887 18

\$10,431,472 91

company's office, \$54,178.48; cash deposited in banks, \$3,993,837.23:

ash 4,048,015 71  
eivable 200 00

al net or ledger assets as per balance \$33,239,933 93

OTHER ASSETS.

ne, \$47,382.51, and accrued, \$192,186.24, on bonds and mortgages	\$289,518 75
ne, \$8,635.00, and accrued, \$32,520.32, on bonds and stocks	92,455 32
ccrued on collateral loans	8,811 25
ccrued on premium notes, loans or liens	170,289 16
lue of bonds and stocks <i>over cost</i>	734,364 27



Gross premiums due and unreported on policies in force December 31, 1889	\$112,981 61
Gross deferred premiums on policies in force Dec. 31, 1889	209,514 71
Total	\$322 446 32
* Deduct the loading on above gross amount	64,489 26
Net amount of uncollected and deferred premiums	\$257,957 06
Total of other assets	\$1
Total assets	\$3
Deduct items not admitted	
Total admitted assets	\$3

*Items not Admitted.*

Bills receivable	\$200 00
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## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Connecticut Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest* \$26,880,112 00

Deduct net value of risks of this company re-insured in other solvent companies 47,001 60

Net re-insurance reserve	\$2
Claims for death losses due and unpaid	\$20,014 00
Claims for matured endowments due and unpaid	63,240 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	101,395 00
Claims for death losses, and other policy claims resisted by the company	26,500 00
Total policy claims	
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	
Amount of any other liability of the company, viz.: Premiums paid in advance	

Total liabilities (except capital stock) \$2

Surplus as regards policy-holders, \$7,516,182.58, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.
In force at end of previous year	\$50,909,839	\$34,447,856	\$17,546,806
New policies	2,770,904	10,757,383	6,661,811
Old revived	85,122	47,470	77,000
Old increased			
Totals	\$53,765,865	\$45,252,709	\$24,285,417
<i>Ceased to be in force.</i>			
By death	\$1,177,068	\$277,725	\$148,850
By maturity		1,064,749	
By surrender	520,828	416,401	568,966
By lapse	636,712	1,485,187	2,181,497
By change and decrease	5,658	78,727	22,406
By expiry			617,211
Not taken	458,969	2,184,612	868,706
Totals	\$2,799,255	\$5,457,401	\$4,377,611
Amount in force at end of the year	\$50,966,610	\$39,795,308	\$19,907,806

\* 20 per cent deducted by the company.

# BERKSHIRE LIFE INSURANCE CO.

15

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
in force December 31, 1888.....	1,001	\$1,485,711
issued during the year.....	140	341,013
	1,141	\$1,826,724
expired to be in force.....	122	255,877
	1,019	\$1,571,047
in force December 31, 1889.....	24	28,986
claims paid during the year.....		
collected or secured in Michigan without any deduction for losses, dividends, or commissions; cash, \$36,959.14; notes, \$1,823.02; total.....		\$38,782 16

# BERKSHIRE LIFE INSURANCE COMPANY.

## MASSACHUSETTS.

(Incorporated May, 1851; commenced business September 4, 1851.)

HOME OFFICE, PITTSFIELD.

W. W. KENNETT, *President.* - - - - - JAS. W. HULL, *Secretary.*

Attorney for Michigan, F. E. DRIGGS, of Detroit.

## CAPITAL.

Capital stock paid.....\$25,500

net or ledger assets December 31, 1888.....	\$3,967,672 25
funds held to cancel contingent liabilities included in full under	
liabilities.....	672 34
	\$3,966,999 91

## INCOME DURING 1889.

(including notes) received for premiums, without deduction of commissions or other expenses, for first year's income.....	\$266,705 53
(including notes) received for premiums, without deduction of commissions or other expenses, for renewal insurance.....	654,073 71
	\$920,779 24
amount of premiums paid to other companies for re-insurance, on policies in this company, less \$2,158.99 dividend.....	18,421 60
premium income.....	\$902,357 64
received for interest upon mortgage loans.....	135,523 31
received for interest on bonds owned, and dividends on stock.....	30,552 70
received for interest on premium notes, loans, or liens.....	7,761 88
received for interest on other debts due the company.....	12,155 20
received for rents for use of company's property.....	14,648 37
income during the year.....	1,102,999 08
	\$5,069,998 99

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$221,422 30
Premium notes, loans, or liens used in payment of the same.....	3,215 80
Cash paid for matured endowments and additions.....	95,327 09
Premium notes, loans, or liens used in payment of same.....	1,944 91
Total amount actually paid for losses and matured endowments.....	\$321,870 00
Cash paid for surrendered policies.....	168,745 44
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	16,723 05
Cash surrender values, including reconverted additions applied in payment of premiums.....	4,862 84
Cash dividends paid to policy-holders, same applied in payment of premiums.....	101,076 81
(Total paid policy-holders.....)	\$618,078 14)
Cash paid stockholders for interest or dividends.....	1,785 00
Cash paid for commissions to agents.....	118,160 01
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	26,784 55
Cash paid for medical examiners' fees.....	12,504 75
Cash paid for salaries, and other compensation of officers and other office employes.....	25,845 46
Cash paid for State and local taxes in States where organized, \$5,337.68; taxes, licenses, fines, and fees in other States, \$11,171.93.....	16,509 61
Cash paid for rent.....	6,527 64
Cash paid for advertising.....	4,890 23
Cash paid for the following items, viz.: Miscellaneous.....	19,828 20
(Total expenses of management.....)	\$280,550 45)

Total disbursements during the year.....

Balance December 31, 1889.....

Invested in the following :

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	
Loans secured by mortgages of real estate, first liens.....	
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$391,355.....	
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
Pittsfield National Bank stock.....	\$51,550 00	\$57,000 00
Adams National Bank stock.....	81,250 00	96,250 00
Agricultural National Bank (Pittsfield) stock.....	60,000 00	70,500 00
Berkshire R. R. Co. stock.....	18,915 00	13,915 00
Stockbridge and P. R. R. stock.....	16,675 00	16,675 00
United States bonds.....	288,096 25	315,000 00
Berkshire Co. Mass. loan.....	97,350 00	98,500 00
Pittsfield Fire District loan.....	65,000 00	65,000 00
Pittsfield Town loan.....	20,000 00	20,000 00
Cheshire Town loan.....	3,500 00	3,500 00
West Springfield Town loan.....	7,000 00	7,000 00
Hinsdale Fire District loan.....	32,500 00	32,500 00
Readsboro Fire District loan.....	10,000 00	10,000 00
B. & A. R. R. Co. bonds.....	56,000 00	56,000 00
Totals (carried out at cost value).....	\$752,835 25	\$801,840 00

Cash in company's office, \$421.14; cash deposited in bank, \$105,691.08; total cash.....	
Sundry debtors, \$899.43; agents' ledger balances, \$14,628.76; total.....	
Rents accrued.....	

Total net or ledger assets.....  
Deduct depreciation from cost of assets to bring same to market value..

Total net or ledger assets, less depreciation .....

## OTHER ASSETS.

due and accrued on bonds and mortgages.....	\$36,579 95	
due and accrued on bonds and stocks.....	3,194 14	
due and accrued on collateral loans.....	1,806 85	
due and accrued on premium notes, loans or liens.....	4,883 44	
value of bonds and stocks over cost.....	49,004 75	
premiums due and unreported on policies in force December 31, 1889.....	\$32,988 04	
deferred premiums on policies in force December 31, 1889.....	80,161 12	
	\$113,099 16	
loading on above gross amount.....	22,619 88	
of uncollected and deferred premiums.....	90,479 38	
total of other assets.....		\$185,950 46
total assets.....		\$4,408,776 73
items not admitted.....		15,528 19
total admitted assets.....		\$4,393,248 54

## Items not Admitted.

balances.....	\$14,828 76
debtors.....	899 43
items not admitted.....	\$15,528 19

## LIABILITIES.

net value of all the outstanding policies in force on the 31st day of December computed by the Massachusetts Insurance Department according to <i>The Actuarial Table of Mortality, with 4 per cent interest</i> .....	\$3,833,184 00
for matured endowments due and unpaid.....	\$1,913 18
for death losses in process of adjustment, or adjusted and not due.....	17,017 00
total policy claims.....	18,930 13
of all unpaid dividends of surplus, or other description of profits to policy-holders.....	3,039 69
of any other liability of the company, viz.: Premiums paid in advance.....	9,395 61
on ledger credits.....	1,866 29
total liabilities (except capital stock).....	\$3,866,415 72

as regards policy-holders, \$526,832.82, on the basis of admitted assets.

OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.	Total Am't.
at end of previous year.....	\$14,670,567	\$6,581,272	\$469,950	\$179,499	\$21,901,288
new policies.....	5,882,800	706,648			6,589,448
extended by act of 1861.....	74,500	5,000			79,500
under act of 1880.....	3,169	3,525	48,500		48,500
dividends.....				197,746	6,694
	\$20,631,036	\$7,296,445	\$518,450	\$577,245	\$28,823,176
Ceased to be in force.					
by.....	\$182,516	\$20,500	\$7,000	\$1,258	\$211,274
under.....	194,200	91,150		3,281	94,431
	915,000	350,237	18,500	164,229	727,166
		228,500		12,092	1,155,592
			80,250		80,250
	1,408,000	71,500	20,000		20,000
					1,479,500
	\$2,699,716	\$761,887	\$125,750	\$190,890	\$3,768,213
in force at end of the year.....	\$17,931,320	\$6,584,558	\$392,700	\$190,385	\$25,054,963
deducted by the company.....	488,875	115,000			553,575



## MICHIGAN INSURANCE REPORT.

## BUSINESS IN MICHIGAN DURING 1889.

	No.
Policies in force December 31, 1888.....	775
Policies issued during the year.....	165
<b>Totals</b> .....	<b>940</b>
Deduct ceased to be in force.....	124
<b>In force December 31, 1889</b> .....	<b>816</b>
Losses and claims paid during the year.....	10
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	

## CANADA LIFE INSURANCE COMPANY.

CANADA.

(Incorporated April 25, 1849; commenced business August 21, 1847.)

HOME OFFICE, HAMILTON, ONTARIO.

ALEXANDER G. RAMSEY, *President*. - - - - ROLLAND HILL

Attorney for Michigan, H. A. HOLMES, of Detroit.

## CAPITAL.

Capital stock paid.....\$125,000

Balance of net or ledger assets April 30, 1889.....\$9

## INCOME DURING 1889 FROM APRIL 30,

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$135,017 53	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	840,901 68	
<b>Total</b> .....	<b>\$975,919 21</b>	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	2,129 56	
<b>Total premium income</b> .....		<b>\$973,789 65</b>
Cash received for interest upon mortgage loans.....		188,636 53
Cash received for interest on bonds owned, and dividends on stock.....	}	215,001 45
Cash received for interest on premium notes, loans or liens.....		
Cash received for interest on other debts due the company.....		
Cash received for rents for use of company's property.....		5,794 62
Cash received for profits on bonds, or stocks, <i>actually sold</i> .....		9,452 31
Difference between market value and cost value of bank stocks at Dec. 31, 1889.....		82,784 62
<b>Total income during the year</b> .....		<b>1</b>
<b>Total</b> .....		<b>\$10</b>

## DISBURSEMENTS DURING 1889, FROM APRIL 30.

Cash paid for losses and additions.....	\$318,115 46	
Premium notes, loans, or liens used in payment of the same.....	1,296 04	
Cash paid for matured endowments and additions.....	5,999 97	
<b>Total amount actually paid for losses and matured endowments</b> .....		<b>\$325,411 47</b>

to annuitants.....	\$200 00
for surrendered policies.....	17,320 84
notes, loans, or liens used in purchase of surrendered policies, and by lapse.....	136 52
ends paid to policy-holders, \$8,765.79; same applied in payment of, \$91,440.82.....	100,206 61
paid policy-holders.....	\$448,275.44.)
stock-holders for interest or dividends.....	12,500 00
for commissions to agents.....	76,560 98
for salaries and traveling expenses of managers of agencies, and special, and local agents.....	19,558 13
for medical examiners' fees.....	7,009 55
for salaries, and other compensation of officers and other office employees.....	38,298 48
for State and local taxes in State where organized.....	4,448 08
for rents.....	8,292 12
for advertising.....	5,482 86
for the following items, viz.: Printing, stationery, postage, fuel, gas, etc.....	15,549 65
expenses of management.....	\$175,199.80.)
disbursements during the year.....	\$630,975 24

December 31, 1889..... \$10,072,541 87

on the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

in cash, unencumbered, cost value.....	\$578,620 32
secured by mortgages of real estate, first liens.....	4,200,959 18
secured by stocks, bonds and other securities held as collaterals, market value of which is.....	727,335 58
made in cash to policy-holders on this company's policies.....	899,709 22
notes, loans, or liens on policies in force, the reserves in excess of indebtedness.....	133,887 65

#### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.	
Government bonds.....	\$127,250 00	\$127,250 00	
City bonds.....	450,817 11	450,817 11	
Municipal bonds.....	108,978 84	108,978 84	
Insurance bonds.....	635,352 89	635,352 89	
Maritime bonds.....	290,135 88	290,135 88	
Industrial bonds.....	577,054 50	577,054 50	
Government debentures.....	1,181 44	1,181 44	
Bank stocks.....	699,806 76	699,806 76	
Canadian Company's stock.....	25,743 00	26,026 50	
Canadian Light Co. stock.....	37,143 85	37,891 75	
Canadian Company's debentures.....	60,000 00	60,000 00	
Bridge Company's debentures.....	8,000 00	8,000 00	
Telegraph Company stock.....	5,728 50	5,782 00	
Railway bonds.....	7,455 75	7,455 75	
Great railway bonds.....	111,000 00	111,000 00	
Water works debentures.....	240,000 00	240,000 00	
Cotton Co. bonds.....	15,000 00	15,000 00	
and inscribed stock.....	50,535 13	50,535 13	
Cost and market value, carried out at cost value.....	\$3,448,671 45	\$3,449,741 55	3,448,671 45

company's office, \$278.39; cash deposited in bank, \$74,447.96; cash.....	74,726 35
debits.....	1,763 54
net or ledger assets as per balance.....	\$10,065,673 29

#### OTHER ASSETS.

of, \$12,987.02, and accrued, \$90,417.84, on bonds and mortgages.....	\$108,354 86
of, \$1,698.92, and accrued, \$33,682.86, on bonds and stocks.....	35,541 74
of, \$11,708.80, and accrued, \$32,325.67, on collateral loans.....	44,084 47
of, \$154.50, and accrued, \$1,151.22, on company's property or lease.....	1,305 72
premiums due and unreported on policies in force December 31, 1889.....	\$188,165 69
reported premiums on policies in force December 31, 1889.....	110,336 96

Total	\$248,502 65
*Deduct the loading on above gross amount.	49,700 58
Net amount of uncollected and deferred premiums	\$198,802 12
Furniture, fixtures and safes, \$8,138.49; suspense account, \$780.09	6,868 58
Total of other assets	
Total assets	\$10
Deduct items not admitted	
Total admitted assets	\$10

*Items not Admitted.*

Furniture, fixtures and safes	\$8,138 49
Suspense account	780 09
Total items not admitted	\$8,968 58

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Michigan Insurance Department, according to *The American Experience Table of Mortality, with 4 1/4 per cent interest*.

Claims for death losses due and unpaid	\$80,201 17
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due	18,868 99

Total policy claims	
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders	
Amount of any other liability of the company, viz.: Premiums paid in advance	

Total liabilities (except capital stock)	\$8
--	-----

Surplus as regards policy-holders, \$2,127,114.44, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.
In force at end of previous year.	\$38,625,727	\$5,989,999	\$136,545	\$2,116,699
New policies.	8,480,402	729,196	500	
Old revived.	326,500	45,000		4,367
Old increased	11,000	12,000		
Totals	\$42,423,629	\$6,756,095	\$137,545	\$2,121,066
<i>Ceased to be in force.</i>				
By death.	\$269,745	\$12,000		\$32,969
By expiry		7,000	\$30,000	1,108
By surrender	117,698	56,586		4,253
By lapse	697,600	185,000	1,000	6,337
By change and decrease	25,000	3,000		17,115
By transfer	12,000	11,000		847
Not taken	382,000	96,000		
Totals	\$1,504,041	\$320,586	\$31,000	\$62,649
Amount in force at end of the year.	\$40,919,588	\$6,435,509	\$106,545	\$2,058,417
Re-insured	108,737	16,000	5,000	7,622

## BUSINESS IN MICHIGAN DURING 1889.

	No.
Policies in force December 31, 1888.	None.
Policies issued during year	28
In force December 31, 1889	28
Losses and claims paid during the year	None.
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash	

\*20 per cent deducted by commissioner.

## COMMERCIAL UNION LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated July 26, 1888; commenced business, February 8, 1889.)

HOME OFFICE, No. 45, BROADWAY, NEW YORK CITY.)

JOSSELYN, President. - - - - - CHARLES H. BOGERT, Secretary.

Attorney for Michigan, H. R. JOSSELYN, of Detroit.

## CAPITAL.

Capital stock paid.....	\$150,000	.
of net or ledger assets December 31, 1888 .....		\$150,000 00

## INCOME DURING 1889.

Income.....	\$17,218 81	
and for interest on bonds owned, and dividends on stock.....	2,699 14	
Income during the year.....		19,917 95
		<u>\$169,917 95</u>

## DISBURSEMENTS DURING 1889.

For commissions to agents.....	\$9,352 49	
For salaries and traveling expenses of managers of agencies, and special, and local agents.....	7,146 27	
For medical examiners' fees.....	1,007 00	
For salaries, and other compensation of officers and other office	8,332 80	
For State and local taxes in State where organized, and taxes, fines, and fees in other States.....	1,155 81	
For rent.....	6,863 88	
Accrued to officers and agents to be repaid out of future salaries or pensions.....	9,788 33	
For furniture and fixtures, and safes for home and agency offices.	3,585 39	
For advertising.....	773 07	
For the following items, viz.: General expense, \$927.04; printing and engraving account, \$2,112.84; postage and express, \$966.26; legal fees, \$118.50; profit and loss, \$1,044.87.....	5,749 51	
Disbursements during the year.....		53,764 55
Balance December 31, 1889 .....		<u>\$116,153 40</u>

The following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Secured by mortgages of real estate (first liens).....	\$100,000 00
Company's office, \$11,402.49; cash deposited in bank, \$4,285.89; cash.....	15,688 38
Available, \$66.15; agents' ledger balances, \$398.87; total.....	<u>465 02</u>
Net or ledger assets as per balance.....	\$116,153 40



## OTHER ASSETS.

Interest accrued on bonds and mortgages.....		\$726 68
Gross premiums due and unreported on policies in force December 31, 1889.....	\$6,024 98	
Gross deferred premiums on policies in force December 31, 1889.....	16,280 34	
Total.....	\$22,305 32	
*Deduct the loading on above gross amount.....	4,461 06	
Net amount of uncollected and deferred premiums.....		17,844 26
Furniture, fixtures, and safes, \$3,595.89; cash advanced to agents, \$9,788.83.....		13,383 72
Total of other assets.....		
Total assets.....		\$1
Deduct items not admitted.....		
Total admitted assets.....		\$1

## Items not Admitted.

Furniture, fixtures, and safes.....	\$3,595 89
Cash advanced to, or in the hands of officers or agents.....	9,788 83
Agents' balances.....	398 87
Bills receivable.....	66 15
Total items not admitted.....	\$13,848 74

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the New York Insurance Department, according to *The Combined Experience Table of Mortality, with 4 per cent interest.*

Total liabilities (except capital stock).....

Surplus as regards policy-holders, \$118,905.32, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE YEAR, AND OF THE AMOUNT WRITTEN, CANCELED AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.
New policies.....	\$74,000	\$46,000	\$1,709,500
Totals.....	\$74,000	\$46,000	\$1,829,500
<i>Ceased to be in force.</i>			
By lapse.....	\$13,000		\$331,000
Not taken.....	\$7,000		168,000
Totals.....	\$20,000		\$499,000
Amount in force at end of the year.....	\$24,000	\$46,000	\$1,210,500

## BUSINESS IN MICHIGAN DURING 1889.

	No.
Policies in force December 31, 1889.....	None.
Policies issued during year.....	1
Total.....	1
Deduct ceased to be in force.....	1
In force December 31, 1889.....	None.

\*20 per cent deducted by the company.

## CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

## CONNECTICUT.

(Incorporated June, 1855; commenced business October, 1855.)

HOME OFFICE, No. 291, MAIN ST., HARTFORD.

S. W. RUSSELL, *President*.FREDERICK V. HUDSON, *Secretary*.

Attorney for Michigan, M. A. McNAUGHTON, of Jackson.

## CAPITAL.

Capital stock paid.....\$150,000

Total of net or ledger assets December 31, 1888.....\$1,757,560 75

## INCOME DURING 1889.

..... (including notes) received for premiums, without deduction for commissions or other expenses, for first year's income.....	\$40,638 49	
..... (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	200,113 93	
.....	\$240,777 42	
..... Amount of premiums paid to other companies for reinsurance, on policies in this company.....	2,602 27	
..... Total premium income.....	\$238,175 15	
..... Received for interest upon mortgage loans.....	76,710 65	
..... Received for interest on bonds owned, and dividends on stock.....	19,084 70	
..... Received for interest on premium notes, loans, or liens.....	3,429 61	
..... Received for interest on other debts due the company.....		
..... Received for rents for use of company's property.....	4,806 13	
..... Received as discount on claims paid in advance.....		
..... Received for profits on bonds, or stocks, actually sold.....	3,581 92	
..... Total income during the year.....		345,738 16
..... Total.....		\$2,103,298 91

## DISBURSEMENTS DURING 1889.

..... Paid for losses.....	\$97,387 00	
..... Paid for matured endowments.....	32,998 30	
..... Total amount actually paid for losses and matured endowments.....	\$130,325 30	
..... Paid for surrendered policies.....	7,861 34	
..... Paid on notes, loans, or liens used in purchase of surrendered policies, provided by lapse.....	2,078 50	
..... Surrender values applied in payment of premiums.....	3,444 67	
..... Dividends paid to policy-holders, \$4,170.04; same applied in payment of premiums, \$4,039.44.....	8,209 48	
..... Paid on notes, loans or liens used in payment of dividends to policy-holders.....	967 63	
..... Total paid policy-holders.....	\$152,886 92)	
..... Paid stock-holders for interest or dividends.....	12,000 00	
..... Paid for commissions to agents.....	9,440 97	
..... Paid for salaries and traveling expenses of managers of agencies, and local, special, and local agents.....	30,687 50	
..... Paid for medical examiners' fees.....	3,877 00	
..... Paid for salaries, and other compensation of officers and other office employees.....	15,166 26	
..... Paid for State and local taxes in State where organized, and taxes on real estate, fines, and fees in other States.....	4,906 38	
..... Paid for the following items, viz.: Legal expenses, \$1,098.85; printing, stationery, and all other expenses, 7,497.47.....	8,596 32	
..... Total expenses of management.....	\$72,624.43.)	
..... Total disbursements during the year.....		227,511 35
..... Balance December 31, 1889.....		\$1,865,787 56

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value .....  
 Loans secured by mortgages of real estate, first liens .....  
 Loans secured by stocks, bonds and other securities held as collaterals,  
   the market value of which is \$10,052.....  
 Loans made in cash to policy-holders on this company's policies .....  
 Premium notes, loans, or liens on policies in force, the reserves in excess  
   of all indebtedness .....

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
<i>Bonds:</i>		
Washington, Indiana city .....	\$9,775 00	\$10,300 00
Evansville, Indiana, city .....	16,353 95	15,300 00
Indianapolis, Indiana, city .....	24,500 00	27,000 00
Norwich, Kansas, public hall .....	2,625 00	2,625 00
Huron, Dakota, city warrant .....	1,500 00	1,500 00
Lyon county, Iowa .....	5,000 00	4,500 00
Cowley county, Kansas .....	10,250 00	10,300 00
Pawnee county, Kansas .....	5,000 00	5,150 00
Clay school township, Ind. ....	6,500 00	6,500 00
Oxford township, Kansas .....	5,000 00	5,150 00
Mason and Tazewell, Ill., drain district .....	15,696 50	15,550 00
Wildcat Champaign Co., Ill., drain district .....	13,375 00	13,450 00
Big Slough Champaign Co., Ill., drain district .....	10,150 00	10,500 00
Lima Lake, Adams Co., drain district .....	12,000 00	12,000 00
Clay county, Minn., drain district .....	11,375 00	11,500 00
Exira, Iowa, independent school district .....	400 00	400 00
Lake Shore & Michigan Southern R. R. ....	5,089 38	6,765 00
Terre Haute & Logansport R. R. ....	10,000 00	10,000 00
Arizona Canal Co. ....	10,000 00	10,700 00
<i>Stocks:</i>		
N. Y., N. H. & Hartford R. R. Co. ....	19,293 03	36,000 00
Fourth National Bank, N. Y. ....	4,193 00	6,600 00
American National Bank, Hartford .....	15,588 00	14,040 00
Phoenix National Bank, Hartford .....	15,853 00	12,782 00
Charter Oak National Bank, Hartford .....	6,700 00	5,804 00
Hartford National Bank, Hartford .....	10,625 00	10,500 00
First National Bank, Hartford .....	13,978 25	10,300 00
Etna National Bank, Hartford .....	2,373 50	2,140 00
Mechanics and Farmers' National Bank, Hartford .....	2,250 67	1,245 00
City National Bank, Hartford .....	2,790 00	2,352 00
Thames National Bank, Norwich .....	6,856 00	7,000 00
Connecticut Trust and Safe Deposit Co., Hartford .....	8,428 00	12,212 00
Security Company .....	4,750 00	6,750 00
Totals (carried out at cost value) .....	\$288,212 28	\$308,428 00

Cash in company's office, \$7,019.22; cash deposited in bank, \$27,575.89;  
 total cash .....

Bills receivable, \$1,409.50; agents' ledger balances, \$471.60; total .....

Total net or ledger assets as per balance ..... \$

Deduct depreciation from cost of assets to bring same to market value .....

Total net or ledger assets, less depreciation ..... \$

## OTHER ASSETS.

Interest due, \$5,701.38, and accrued, \$18,046.67, on bonds and mortgages .....	\$23,747 95
Interest accrued on bonds and stocks .....	1,590 84
Interest due, \$372.55, and accrued, \$306.56, on collateral loans .....	891 11
Interest due on premium notes, loans or liens .....	8,402 25
Market value of bonds and stocks over cost .....	20,215 72
Gross premiums due and unreported on policies in force December 31, 1899 .....	\$10,308 80
Gross deferred premiums on policies in force Dec. 31, 1899 .....	39,525 02
Total .....	\$49,833 82
* Deduct the loading on above gross amount .....	9,966 76
Net amount of uncollected and deferred premiums .....	\$39,867 06

Total of other assets .....

Total assets ..... \$

Deduct items not admitted .....

Total admitted assets ..... \$

\* 20 per cent deducted by the company.

*Items not Admitted.*

balances.....	\$471 60
receivable.....	1,409 50
all items not admitted.....	\$1,881 10

**LIABILITIES.**

present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Connecticut Insurance Department, according to <i>The Actuaries Table of Mortality, with 4 per cent interest</i> .....	\$1,428,673 00
present value of risks of this company re-insured in other solvent companies.....	20,498 00
insurance reserve.....	\$1,408,180 00
for matured endowments due and unpaid.....	\$20,697 35
for death losses in process of adjustment, or adjusted and not due.....	7,380 00
total policy claims.....	28,077 35
out of all unpaid dividends of surplus, or other description of profits to policy-holders.....	346 67
out of any other liability of the company, viz.: Premiums paid in advance.....	383 04
total liabilities (except capital stock).....	\$1,436,987 06

as regards policy-holders, \$473,798 69, on the basis of admitted assets.

OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole Life.</i>	<i>Endowment.</i>	<i>All Others.</i>	<i>Total Am't.</i>
at end of previous year.....	\$5,082,846	\$2,525,785	\$111,109	\$7,699,740
policies.....	349,887	1,076,851	40,000	1,466,638
renewed.....	9,823	4,900	-----	14,723
expired and increased.....	18,700	3,000	5,000	21,700
total.....	\$5,406,206	\$3,610,586	\$156,109	\$9,172,851
<i>Ceased to be in force.</i>				
death.....	\$72,568	\$16,430	\$2,000	\$90,998
lapse.....	74,000	32,430	-----	106,430
renewal.....	18,429	56,064	2,000	77,513
other.....	126,746	255,988	16,000	398,684
increase and decrease.....	15,380	40,448	-----	55,828
total.....	50,500	224,800	10,000	285,100
total.....	\$57,683	\$625,980	\$31,000	\$1,014,563
in force at end of the year.....	\$5,048,573	\$2,984,606	125,109	\$8,158,289
renewed.....	80,614	18,000	7,000	105,614

**BUSINESS IN MICHIGAN DURING 1889.**

	<i>No.</i>	<i>Amount.</i>
in force December 31, 1888.....	75	\$99,895 00
issued during year.....	None.	-----
ceased to be in force.....	75	\$99,895 00
in force December 31, 1889.....	4	8,000 00
and claims paid during the year.....	71	\$91,895 00
premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	3	1,057 50
		\$2,107 19



## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

CONNECTICUT.

(Incorporated June 15, 1846; commenced business December 15, 1846.)

HOME OFFICE, HARTFORD.

JACOB L. GREENE, *President*. - - - - - EDWARD M. BUNCE

Attorney for Michigan, HENRY C. HODGES, of Detroit.

## PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888.....	\$55,862,899 87
Less deduction from cost of home office building.....	804,879 94
	<u>\$55,</u>

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$3,052,090 00
Premiums paid by dividends, including reconverted additions, \$1,056,207.04; by surrendered policies, \$310,089.48.....	1,366,246 47
Total premium income.....	\$4,418,336 47
Cash received for interest upon mortgage loans.....	1,941,287 89
Cash received for interest on bonds owned, and dividends on stock.....	569,417 77
Cash received for interest on premium notes, loans, or liens.....	118,558 18
Cash received for interest on other debts due the company.....	31,277 08
Cash received for rents for use of company's property.....	391,982 21
Cash received as discount on claims paid in advance.....	17,887 86
Cash received for profits on bonds, or stocks, <i>actually sold</i> .....	217,479 86

Total income during the year ..... 7,

Total ..... \$63,

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$3,490,410 21
Premium notes, loans, or liens used in payment of the same.....	56,475 12
Cash paid for matured endowments and additions.....	629,549 15
Premium notes, loans, or liens used in payment of the same.....	2,657 85
Total amount actually paid for losses and matured endowments.....	\$4,179,092 33
Cash paid for surrendered policies.....	154,074 21
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	\$31,570 48
Less notes on policies revived.....	1,298 00
	30,277 48
Cash surrender values applied in payment of premiums.....	310,089 48
Cash dividends paid to policy-holders, \$72,334.08; same applied in payment of premiums, \$1,056,207.04.....	1,128,541 07
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	87,288 44
(Total paid policy-holders.....)	\$5,889,313 31)
Cash paid for commissions to agents.....	272,871 60
Cash paid for salaries and travelling expenses of managers of agencies, and general, special, and local agents.....	19,429 05
Cash paid for medical examiners' fees.....	18,424 97
Cash paid for salaries, and other compensation of officers and other office employees.....	122,697 15
Cash paid for State and local taxes in State where organized, \$146,871.54; taxes, licenses, fines, and fees in other States, \$161,410.18.....	308,281 67
Cash paid for rent (less \$513.33 received under sub-lease).....	4,496 67
Cash paid for advertising.....	63,652 64
Cash paid for the following items: Law expenses, \$22,332.52; printing and supplies, \$21,341.08; postage, \$12,070.40; expressage, \$3,509.73; telegraphing, \$1,238.04; expenses of real estate owned by the company, \$185,909.88; miscellaneous expenses, \$20,831.31.....	267,232 46
(Total expenses of management.....)	\$1,077,086 65)

Total disbursements during the year ..... 6,

Balance December 31, 1889 ..... \$56,

d in the following :

## ASSETS, AS PER LEDGER ACCOUNT.

estate unincumbered, cost value.....	\$8,556,207 08
secured by mortgages of real estate, first liens.....	32,890,542 44
secured by stocks, bonds, and other securities held as collaterals, market value of which is \$100,845.00.....	64,132 50
um notes, loans, or liens on policies in force, the reserves in excess of indebtedness.....	1,813,180 76

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
United States currency.....	\$99,125 00	\$124,500 00
of Tennessee (settlement).....	19,200 00	14,208 00
of Jackson, Mich., water.....	99,000 00	99,000 00
Fort Wayne, Ind.....	124,200 00	124,200 00
Louisville, Ky.....	125,889 08	184,500 00
Mobile, Ala.....	87,500 00	70,875 00
Milwaukee, Wis.....	98,000 00	92,880 00
" " water.....	304,000 00	345,600 00
Quincy, Ill.....	187,500 00	187,500 00
Galveston, Texas.....	100,000 00	99,000 00
Austin, Texas.....	39,000 00	39,000 00
Denver, Col.....	301,500 00	301,500 00
Montreal, Canada.....	100,081 25	100,000 00
Logansport, Ind.....	72,720 00	72,720 00
Muncie, Ind.....	15,468 75	15,468 75
Omaha, sewer.....	102,250 00	102,250 00
" " paving.....	26,625 00	26,625 00
San Antonio, Texas.....	31,860 00	31,950 00
Wichita, Kansas.....	10,900 00	10,300 00
Duluth, Minn.....	189,125 00	189,125 00
St. Paul, Minn., water.....	132,370 00	132,370 00
Pueblo, Col., water.....	79,312 50	79,312 50
ty of Marion, Kansas.....	180,550 00	180,550 00
Leavenworth, Kansas.....	99,580 00	99,580 00
Bedgwick, Kansas.....	144,200 00	144,200 00
Warren, Ind., court house.....	35,680 00	35,680 00
Allen, Ind.....	49,658 75	49,658 75
Mahaska, Iowa.....	7,187 50	7,187 50
Hancock, O., court house.....	76,787 50	76,787 50
Wyandotte, Kansas.....	96,437 50	96,437 50
ence of Quebec, currency.....	15,468 75	15,468 75
ouis Chamber of Commerce.....	472,000 00	472,000 00
tic Dock Company.....	31,000 00	31,000 00
Dock Company.....	391,607 50	391,607 50
more & Ohio R. R., Parkersburg Branch.....	297,875 00	297,500 00
go, Burlington & Quincy R. R., Missouri River.....	124,238 08	131,450 00
" " consols.....	650,000 00	682,500 00
& Northwestern R. R., consols.....	96,669 68	105,080 00
" " Winona & St. Peter, 2nds.....	62,098 15	65,000 00
St. Louis & New Orleans R. R.....	776,562 50	868,250 00
& Western Indiana R. R., 1st mortgage.....	644,656 25	685,540 00
" " general mortgage.....	491,558 17	521,220 00
Milwaukee & St. Paul R. R., terminal.....	320,712 08	325,650 00
land, Columbus, Cincinnati & Indianapolis R. R.....	62,950 83	66,000 00
on & Western R. R.....	35,026 67	36,000 00
on & Michigan R. R.....	210,575 00	219,350 00
it, Lansing & Northern R. R.....	121,752 50	104,000 00
m River & Port Chester R. R., registered.....	500,000 00	500,000 00
" " coupons.....	150,000 00	150,000 00
h Valley R. R., general mortgage.....	56,485 17	69,450 00
gan Central R. R.....	102,125 00	112,000 00
" " Detroit & Bay City Branch.....	424,068 75	452,000 00
York, Lake Erie & Western R. R., Erie consols.....	198,574 42	210,800 00
ern Pacific R. R., 1st mortgage.....	507,500 00	570,000 00
delphia & Reading R. R.....	124,740 38	190,000 00
ouis Cable & Western R. R.....	107,325 00	99,000 00
aul & Northern Pacific R. R.....	374,002 50	387,800 00
oseph Terminal R. R.....	350,000 00	350,000 00
ont Valley R. R.....	301,500 00	390,000 00
ash R. R. consols.....	153,739 28	143,820 00
National Bank, Hartford.....	13,000 00	13,520 00
ix " " ".....	2,500 00	2,500 00
ix " " ".....	40,710 25	36,750 00
er Oak National Bank, Hartford.....	1,055 00	1,000 00
Bank, Hartford.....	8,000 00	8,000 00
Bank, Hartford.....	4,195 00	3,600 00
ecticut Trust & Safe Deposit Co., Hartford.....	30,000 00	42,000 00
National Bank, Litchfield, Conn.....	22,125 00	21,000 00
th National Bank, New York City.....	16,000 00	26,560 00
napolis National Bank, Indianapolis.....	5,000 00	5,000 00

**Stocks:**

	Cost Value.	Market Value.
New York, New Haven & Hartford R. R.....	\$25,200 00	\$61,740 00
Connecticut River R. R.....	5,000 00	8,600 00
Connecticut & Passumpsic Rivers R. R. guaranteed.....	200,000 00	200,000 00
Massawippi Valley R. R., guaranteed.....	50,000 00	50,000 00

Totals (carried out at cost value)..... \$11,597,607 64 \$12,654,546 75

Cash deposited in banks.....

Bills receivable, \$5,750.00; agents' ledger balances, \$6,855.69.....

Total net or ledger assets as per balance..... \$56

**OTHER ASSETS.**

Interest due, \$56,521.86, and accrued, \$822,810.61 on bonds and mortgages.....	\$679,332 47
Interest due, \$2,970.00, and accrued, \$105,584.00 on bonds and stocks.....	108,554 00
Interest accrued on collateral loans.....	707 27
Interest due, \$108,559.21, and accrued, \$59,787.80 on premium notes, loans or liens.....	168,346 51
Rents on company's property or lease.....	8,738 41
Market value of bonds and stocks over cost.....	456,989 11
Gross premiums due and unreported on policies in force December 31, 1889.....	\$149,390 88
* Deduct the loading on above gross amount.....	29,678 18
Net amount of uncollected and deferred premiums.....	119,512 70

Total of other assets.....

Total assets..... \$57

Deduct items not admitted.....

Total admitted assets..... \$57

**Items Not Admitted.**

Agents' balance.....	\$6,855 69
Bills receivable.....	5,750 00
Total items not admitted.....	\$12,605 69

**LIABILITIES.**

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Connecticut insurance department, according to *The Actuaries Table of Mortality, with 4 per cent interest*..... \$51

Claims for death losses due and unpaid.....	\$30,587 25
Claims for matured endowments due and unpaid.....	10,335 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	44,407 00
Claims for death losses, and other policy claims resisted by the company.....	36,846 00

Total policy claims.....

Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....

Amount of any other liability of the company, viz.: Reserve on account of lapsed policies.....

Premiums paid in advance, and surrender values applicable in payment of premiums.....

Death claims presented in 1890 on account of deaths occurring in 1889 (amount of policies, \$244,167, less reserve, \$106,493).....

Total liabilities..... \$52

Surplus as regards policy-holders, \$5,400,690.92, on the basis of admitted assets.

\*Twenty per cent deducted by the company.

OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR,  
AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole Life.</i>	<i>Endowment.</i>	<i>Total Amount.</i>
at end of previous year.....	\$141,652,309	\$9,709,604	\$151,361,913
olicies.....	7,414,954	1,330,154	8,745,108
ved.....	465,596	34,500	500,096
ferred.....		11,000	11,000
als.....	\$149,582,859	\$11,085,258	\$160,618,117
<i>Ceased to be in Force.</i>			
h.....	\$3,205,978	\$96,926	\$3,302,904
urity.....		685,219	685,219
nder.....	1,335,627	144,783	1,480,610
e.....	1,900,000	146,500	2,046,500
ge and decrease.....	709,473	55,417	764,890
fter.....	11,000		11,000
en.....	563,500	74,000	637,500
als.....	\$7,725,778	\$1,152,645	\$8,878,623
in force at the end of the year.....	\$141,807,081	\$9,932,413	\$151,789,494

## BUSINESS IN MICHIGAN DURING 1889.

	<i>No.</i>	<i>Amount.</i>
in force December 31, 1888.....	3,151	\$8,102,444
issued during year.....	110	192,058
al.....	3,261	\$8,294,502
ceased to be in force.....	72	157,024
orce December 31, 1889.....	3,189	\$8,137,478
and claims paid during the year.....		137,790
ns collected or secured in Michigan without any deduction for losses, dividends, or issions, cash.....		\$165,504 66

# EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

NEW YORK.

(Incorporated July 26, 1859; commenced business July 28, 1859.)

HOME OFFICE, No. 120, BROADWAY, NEW YORK CITY.

B. HYDE, *President.* - - - - - WILLIAM ALEXANDER, *Secretary.*

Attorney for Michigan, CHARLES S. SMART, of Detroit.

## CAPITAL.

Capital stock paid..... \$100,000

of net or ledger assets December 31, 1889.....	\$89,427,026 92
contingent real estate sinking fund, created in 1889.....	600,000 00
	<b>\$88,827,026 92</b>

## INCOME DURING 1889.

(including notes) received for premiums, without deduc- for commissions or other expenses, for first year's in- ce.....	\$8,468,015 84
---	----------------



Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	\$18,326,887 32	
Cash received for annuities.....	563,411 25	
Total.....	\$25,858,294 41	
Deduct amount of premiums paid to other companies for re-insurance on policies in this company.....	761 66	
Total premium income.....	\$25,857,532 75	
Cash received for interest upon mortgage loans.....	1,768,123 94	
Cash received for interest on bonds owned, and dividends on stock.....	2,463,137 50	
Cash received for rents for use of company's property.....	804,486 00	
Total income during the year.....		\$30
Total.....		\$119

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$6,825,797 38	
Cash paid for matured endowments and additions.....	1,062,702 15	
Total amount actually paid for losses and matured endowments.....	\$7,878,499 53	
Cash paid to annuitants.....	208,880 22	
Cash paid for surrendered policies.....	2,278,084 12	
Cash dividends paid to policy-holders, same applied in payment of premiums.....	1,482,394 02	
(Total paid policy-holders.....)	\$11,842,657 89)	
Cash paid stockholders for interest or dividends.....	7,000 00	
Cash paid for commissions to agents.....	2,540,232 04	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	166,605 41	
Cash paid for medical examiners' fees.....	265,138 32	
Cash paid for salaries, and other compensation of officers and other office employees.....	492,228 81	
Cash paid for State and local taxes in State where organized, taxes, licensees, fines, and fees in other States.....	246,749 52	
Cash paid for rent.....	221,216 28	
Cash paid for commuting commissions.....	837,206 29	
Cash paid for advertising.....	165,648 64	
Cash paid for the following items, viz.: Printing, stationery, clerical and legal expenses, postage and sundry other expenditures.....	1,512,069 69	
(Total expenses of management.....)	\$5,997,005 00)	
Total disbursements during the year.....		17
Balance December 31, 1889.....		\$101

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$24
Loans secured by mortgages of real estate, first liens.....	23
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$3,404,859.....	2

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost Value.	Market Value.
United States Government.....	\$774,820 00	\$794,000 00
Pennsylvania Co. 4½'s.....	1,019,940 00	1,115,000 00
West Shore 4's guaranteed.....	2,592,183 00	2,726,183 00
Western Union 7's.....	995,723 00	1,080,000 00
Western Union Trust 5's.....	1,017,100 00	1,080,000 00
Erie 7's.....	588,349 00	690,000 00
Erie 6's.....	728,669 00	756,225 00
Erie 5's.....	553,912 60	540,000 00
Erie Equipment 5's.....	404,282 50	409,220 00
Albany & Susquehanna 6's.....	1,157,500 00	1,225,000 00
Hannibal & St. Joseph 6's.....	579,482 00	598,750 00
Chicago, Burlington & Quincy 5's.....	294,597 00	314,250 00
" " " " 4's.....	688,370 00	653,380 00
" " " " Iowa division 4's.....	328,250 00	311,188 00
" " " " Denver division 4's.....	501,494 00	470,000 00
Northwest 7's.....	488,207 00	564,480 00
" sinking fund 5's.....	508,906 00	532,500 00
" debenture 5's.....	229,979 00	263,500 00
" Tomah division 6's.....	213,233 00	232,000 00
" extension 4's.....	1,722,594 00	1,787,000 00
Fremont, Elkhorn & M. V. 6's.....	610,010 00	622,500 00
St. Paul, Chicago & Pacific, western division 5's.....	113,259 00	126,350 00
St. Paul, Chicago & Pacific division 6's.....	242,235 00	274,950 00

	Cost Value.	Market Value.
Wisconsin & Minnesota division 5's	\$98,014 00	\$105,000 00
Dubuque division 6's	169,396 00	172,500 00
Mineral Point division 5's	54,065 00	58,025 00
7's	385,636 00	385,500 00
La Crosse & Davenport division 5's	165,508 00	169,050 00
4's	187,080 00	190,000 00
& Southern 6's	281,250 00	287,500 00
6's	318,407 00	351,000 00
6's	257,631 00	305,000 00
Pacific 6's	62,844 00	68,850 00
City & Northern R. E. 7's	124,300 00	125,995 00
Pacific 6's	494,142 00	555,000 00
& Missouri 4's	248,306 00	246,875 00
National & Great Northern 6's	277,500 00	271,250 00
Mountain 2d 7's	132,500 00	135,000 00
Mountain 5's	577,348 00	604,455 00
& Fulton 7's	407,951 00	417,900 00
s & Essex 7's	508,181 00	599,250 00
s & Essex construction 7's	61,375 00	65,000 00
Island 5's	1,087,469 00	1,070,009 00
son & Pike's Peak 6's	205,045 00	208,840 00
land, Columbus, Cincinnati & Indianapolis 7's	598,250 00	670,000 00
zoo & White Pigeon 7's	64,424 00	60,080 00
burgh & Lake Erie 5's	210,000 00	218,500 00
town & Rome 6's	488,585 00	501,240 00
go, St. Louis & New Orleans 4's	490,000 00	490,000 00
al Park, North & East River 7's	57,500 00	60,500 00
napolis & St. Louis 7's	171,625 00	172,500 00
& Terre Haute 7's	187,200 00	198,100 00
Ferry R. R. 5's	105,000 00	108,250 00
nnati, Indianapolis, St. Louis & Chicago 4's	487,500 00	495,000 00
a & Pekin Union 6's	184,908 00	152,550 00
Falls & Minnesota 7's	129,913 00	108,250 00
apolis & St. Louis 7's	110,000 00	495,000 00
ork, Lackawanna and Western 5's	69,123 00	79,450 00
ork Central 5's	108,995 00	111,000 00
ork, Chicago & St. Louis 4's	447,954 00	470,000 00
nia State, new 3's	11,371 00	11,371 00
issippi State 4's	9,959 00	10,000 00
eth city 4's	304,650 00	318,190 00
ville city 4's	286,500 00	312,000 00
ouis city 6's	107,625 00	116,000 00
rk city 6's	267,500 00	286,000 00
ey city 7's	10,000 00	10,175 00
to city 4's	286,890 00	292,780 00
real city 4's	194,750 00	198,017 00
de Gas Light Co. 5's	22,562 00	21,750 00
temberg government	72,718 85	72,342 00
arian government rentes	92,900 00	80,224 00
ish government	98,914 35	95,647 00
of Good Hope government	51,847 00	53,758 00
on of Geneva	19,669 00	19,909 00
an government	19,179 00	19,285 00
lian government	111,884 00	88,846 00
n government rentes	96,492 00	95,543 00
an government	256,788 00	266,260 00
sylvania R. R.	237,159 00	224,720 00
ern Central R. R.	28,683 00	36,000 00
go, Rock Island & Pacific R. R.	705,965 75	689,625 00
ouis, Alton & Terre Haute preferred	85,515 00	115,000 00
ware, Lackawanna & Western R. R.	292,349 00	287,963 00
antile Trust Co.	1,948,950 00	8,443,145 00
ern Union Telegraph	424,221 50	426,875 00
go, St. Paul, Minneapolis & Omaha preferred	629,070 50	606,950 00
ork, Lake Erie & Western preferred	140,250 00	126,000 00
olidated Gas	510,462 00	561,200 00
uri Pacific R. R.	387,802 00	328,500 00
ork Central & Hudson River R. R.	1,001,653 00	1,009,050 00
Yare & Hudson Canal Co.	335,701 50	538,100 00
go & Northwestern R. R. Co.	619,780 00	682,700 00
Shore & Michigan Southern R. R. Co.	733,355 00	752,500 00
land, Cincinnati, Chicago & St. Louis preferred	693,614 50	683,700 00
als (carried out at book value)	\$37,319,147 45	\$40,016,286 00
		\$37,319,147 45
it in trust companies at interest, \$7,758,448.14; cash deposited in		
nk and other depositories, \$3,960,630.63; total cash		11,719,078 77
s' ledger balances		771,166 14
her items including commuted commissions		567,800 04
total net or ledger assets as per balance		\$101,373,362 31

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$780,788 26	
Rents due and accrued on company's property or lease .....	99,157 00	
Market value of bonds and stocks over cost .....	2,697,138 55	
Gross premiums due and unreported on policies in force December 31, 1889 .....	\$841,196 00	
Gross deferred premiums on policies in force Dec. 31, 1889 .....	1,906,717 00	
Total .....	\$2,249,913 00	
* Deduct the loading on above gross amount .....	449,982 80	
Net amount of uncollected and deferred premiums .....	1,799,930 40	
Total of other assets .....		\$5,326,964 21
Total assets .....		\$106,700,328 52
Deduct items not admitted .....		1,338,966 18
Total admitted assets .....		\$105,361,360 34

## Items not Admitted.

Commuted commissions .....	\$567,800 04
Agents' balances .....	771,166 14
Total items not admitted .....	\$1,338,966 18

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the New York Insurance Department, according to <i>The Combined Table of Mortality, with 4 per cent interest</i> .....	\$83,756,639 00
Claims for death losses due and unpaid .....	308,071 92
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders .....	97,753 00
Amount of any other liability of the company, viz.: Under clause promising paid up insurance on lapsed policies .....	126,417 00
Total liabilities (except capital stock) .....	\$84,288,880 92
Surplus as regards policy-holders, \$21,072,479.42, on the basis of admitted assets.	

## EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.	Total Am't
In force at end of previous year .....	\$478,677,416	\$87,004,371	\$2,760,875	\$5,773,464	\$549,216,126
New policies .....	141,375,419	24,339,618	1,989,297		167,654,334
Old revived .....	5,189,840	800,210	42,800		6,032,650
Added by dividends .....				1,577,116	1,577,116
Totals .....	\$620,242,475	\$92,144,199	\$4,742,972	\$7,350,580	\$724,480,226
<i>Ceased to be in force.</i>					
By death .....					\$6,765,927
By maturity .....					1,062,107
By expiry .....					678,500
By surrender .....					13,086,874
By lapse .....					37,491,142
Not taken .....					84,359,010
Totals .....	\$77,385,713	\$13,005,750	\$1,611,952	\$1,460,145	\$93,463,560
Amount in force at end of the year .....	\$542,856,762	\$79,138,449	\$3,131,020	\$5,890,435	\$631,016,666

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
Policies in force December 31, 1889 .....	2,642	\$6,958,177
Policies issued during year .....	878	2,977,706
Total .....	3,520	\$9,935,943
Deduct ceased to be in force .....	491	1,663,064
In force December 31, 1889 .....	3,029	\$8,272,875
Losses and claims paid during the year .....	23	\$49,068
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash .....		\$289,019 59

\* 20 per cent deducted by the company.

## GERMANIA LIFE INSURANCE COMPANY.

NEW YORK.

Incorporated April 10, 1860; commenced business July 16, 1860.

HOME OFFICE, No. 20, NASSAU St., NEW YORK CITY.

HUGO WESENDONOK, *President*. - - - - - CORNELIUS DOREMUS, *Secretary*.

Attorney for Michigan, ALEXANDER A. SAENGER, of Detroit.

## CAPITAL.

Capital stock paid.....	\$200,000
Balance of net or ledger assets December 31, 1888.....	\$13,106,560 64

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$367,124 64
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	1,837,597 17
Cash received for annuities.....	52,089 20
Total premium income.....	\$2,256,811 01
Cash received for interest upon mortgage loans.....	384,591 07
Cash received for interest on bonds owned, and dividends on stock.....	229,794 98
Cash received for interest on premium notes, loans or liens.....	15,548 88
Cash received for interest on other debts due the company.....	19,894 91
Cash received for rents for use of company's property.....	53,064 47
Cash received as discount on claims paid in advance.....	2,484 66
Cash received for policy fees.....	1,840 32
Total income during the year.....	2,963,000 20
Total.....	\$16,069,560 84

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$858,414 27
Cash paid for matured endowments and additions.....	268,195 75
Total amount actually paid for losses and matured endowments.....	\$1,124,610 02
Cash paid to annuitants.....	10,589 94
Cash paid for surrendered policies.....	124,736 90
Cash surrender values, including reconverted additions applied in payment of premiums.....	7,878 20
Cash dividends paid to policy-holders, same applied in payment of premiums.....	264,457 99
(Total paid policy-holders.....)	\$1,537,778 05
Cash paid stockholders for interest or dividends.....	24,000 00
Cash paid for commissions to agents.....	814,513 75
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	84,478 88
Cash paid for medical examiners' fees.....	20,700 28
Cash paid for salaries, and other compensation of officers and other office employees.....	69,867 75
Cash paid for State and local taxes in State where organized; taxes, licenses, fines, and fees in other States.....	14,809 44
Cash paid for commuting commissions.....	634 91
Cash paid for furniture and fixtures, and safes for home and agency offices.....	811 11
Cash paid for advertising and printing.....	11,699 47
Cash paid for the following items, viz.: Stationery, postage, expressage, exchange, legal and other expenses.....	27,220 01
(Total expenses of management.....)	\$544,720 55
Total disbursements during the year.....	2,106,493 60
Balance December 31, 1889.....	\$13,963,067 24

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$780,788 26
Rents due and accrued on company's property or lease .....	99,157 00
Market value of bonds and stocks over cost .....	2,697,138 53
Gross premiums due and unreported on policies in force December 31, 1889 .....	\$841,196 00
Gross deferred premiums on policies in force Dec. 31, 1889 .....	1,908,717 00
Total .....	\$2,249,913 00
* Deduct the loading on above gross amount .....	449,982 80
Net amount of uncollected and deferred premiums .....	1,799,930 40
Total of other assets .....	\$
Total assets .....	\$10
Deduct items not admitted .....	
Total admitted assets .....	\$10

## Items not Admitted.

Commuted commissions .....	\$567,800 04
Agents' balances .....	771,166 14
Total items not admitted .....	\$1,338,966 18

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the New York Insurance Department, according to <i>The Combined Table of Mortality, with 4 per cent interest</i> .....	\$8
Claims for death losses due and unpaid .....	
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders .....	
Amount of any other liability of the company, viz.: Under clause promising paid up insurance on lapsed policies .....	
Total liabilities (except capital stock) .....	\$8
Surplus as regards policy-holders, \$21,072,479.42, on the basis of admitted assets.	

## EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions
In force at end of previous year .....	\$473,677,416	\$87,004,371	\$2,760,875	\$5,773,46
New policies .....	141,375,419	24,339,618	1,939,297	
Old revived .....	5,189,640	800,210	42,900	
Added by dividends .....				1,577,11
Totals .....	\$620,242,475	\$92,144,199	\$4,742,972	\$7,350,58
<i>Ceased to be in force.</i>				
By death .....				
By maturity .....				
By expiry .....				
By surrender .....				
By lapse .....				
Not taken .....				
Totals .....	\$77,885,718	\$13,005,750	\$1,611,952	\$1,460,14
Amount in force at end of the year .....	\$542,856,762	\$79,138,449	\$3,131,020	\$5,890,43

## BUSINESS IN MICHIGAN DURING 1889.

Policies in force December 31, 1888 .....	No.
Policies issued during year .....	2,64
Total .....	87
Deduct ceased to be in force .....	3,52
In force December 31, 1889 .....	49
Losses and claims paid during the year .....	3,02
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash .....	2

\* 20 per cent deducted by the company.



## GERMANIA LIFE INSURANCE COMPANY.

NEW YORK.

Incorporated April 10, 1860; commenced business July 16, 1860.

HOME OFFICE, No. 20, NASSAU ST., NEW YORK CITY.

ESENDONOK, *President.* - - - - - CORNELIUS DOREMUS, *Secretary.*

Attorney for Michigan, ALEXANDER A. SAENGER, of Detroit.

## CAPITAL.

Capital stock paid.....	\$200,000
of net or ledger assets December 31, 1888.....	\$13,106,560 64

## INCOME DURING 1889.

cluding notes) received for premiums, without ons for commissions or other expenses, for first insurance.....	\$367,124 64	
cluding notes) received for premiums, without de- for commissions or other expenses, for renewal in- ved for annuities.....	1,887,597 17 52,089 20	
premium income.....	\$2,256,811 01	
ved for interest upon mortgage loans.....	384,391 07	
ved for interest on bonds owned, and dividends on stock.....	229,794 93	
ved for interest on premium notes, loans or liens.....	15,548 83	
ved for interest on other debts due the company.....	19,884 91	
ved for rents for use of company's property.....	53,064 47	
ved as discount on claims paid in advance.....	2,484 66	
ved for policy fees.....	1,840 82	
al income during the year.....		2,963,000 20
Total.....		\$16,069,560 84

## DISBURSEMENTS DURING 1889.

for losses and additions.....	\$858,414 27	
for matured endowments and additions.....	266,195 75	
amount actually paid for losses and matured endowments.....	\$1,124,610 02	
to annuitants.....	16,589 84	
for surrendered policies.....	124,736 90	
nder values, including reconverted additions applied in payment time.....	7,878 20	
dividends paid to policy-holders, same applied in payment of as.....	264,457 99	
paid policy-holders.....	\$1,537,778 05)	
stockholders for interest or dividends.....	24,000 00	
for commissions to agents.....	\$14,513 75	
for salaries and traveling expenses of managers of agencies, and special, and local agents.....	84,478 83	
for medical examiners' fees.....	20,700 28	
for salaries, and other compensation of officers and other office .....	69,867 75	
for State and local taxes in State where organized; taxes, licenses, d fees in other States.....	14,809 44	
for commuting commissions.....	624 91	
for furniture and fixtures, and safes for home and agency offices.....	811 11	
for advertising and printing.....	11,699 47	
for the following items, viz.: Stationery, postage, expressage, ex- legal and other expenses.....	27,220 01	
expenses of management.....	\$544,720 55)	
al disbursements during the year.....		2,106,493 60
Balance December 31, 1889.....		\$13,963,067 24

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value .....  
 Loans secured by mortgages of real estate, first liens .....  
 Loans secured by stocks, bonds and other securities held as collaterals,  
 the market value of which is \$486,980 .....  
 Loans made in cash to policy-holders on this company's policies .....

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost Value.	Market Value.
United States, reg. ....	\$111,694 14	\$96,280 00
Mississippi State, reg. ....	7,500 00	88,200 00
Virginia State, funding, reg. ....	18,027 55	10,000 00
Newark, N. J., city, reg. ....	11,700 00	18,224 75
aqueduct board. ....	87,750 00	11,860 00
Dominion of Canada, debentures. ....	52,625 00	37,700 00
Austrian government. ....	39,647 30	52,625 00
Bavarian " ....	10,392 60	39,647 30
Swiss " ....	19,358 69	10,392 60
Albany & Susquehanna R. R. Co. ....	128,000 00	19,358 69
Atchison, Topeka & Santa Fe R. R. Co. ....	84,160 00	128,000 00
Chicago & St. Louis. ....	23,500 00	84,160 00
Atlantic Ave. R. R. Co. of Brooklyn. ....	26,187 50	23,500 00
Baltimore & Ohio R. R. Co.: ..		26,187 50
Parkersburg Branch. ....	4,665 00	
Brooklyn Elevated R. R. Co.: ..		4,810 00
Union Elevated. ....	52,875 00	
Central Ohio R. R. Co. ....	25,562 50	52,875 00
Central Park N. & E. River Horse R. R. Co. ....	48,606 00	25,562 50
Chicago & Alton R. R. Co.: ..		47,200 00
Kansas City, St. Louis & Chicago. ....	18,018 75	
Louisiana & Missouri River. ....	25,590 00	18,018 75
St. Louis, Jacksonville & Chicago. ....	4,760 00	25,590 00
Chicago, Burlington & Quincy R. R. Co.: ..		4,760 00
Lincoln & Northwestern. ....	13,275 00	38,218 75
Nebraska R'y. ....	17,737 50	13,275 00
Chicago, Milwaukee & St. Paul R'y Co.: ..		17,737 50
Chicago & Milwaukee. ....	64,187 50	
Hastings & Dakota. ....	15,840 00	64,187 50
Prairie Du Chien. ....	42,615 00	15,840 00
St. Paul & Chicago, (River D.). ....	50,000 00	42,615 00
Chicago & Northwestern R'y Co. Cons. link F. ....	157,087 50	50,000 00
Menominee extension. ....	22,275 00	157,087 50
River. ....	4,860 00	22,275 00
Minnesota Valley. ....	2,490 00	4,860 00
Northwestern Union. ....	196,691 25	2,490 00
Plainview. ....	1,215 00	196,691 25
Rochester & N. Minnesota. ....	8,645 00	1,215 00
Sioux City & Pacific. ....	10,850 00	8,645 00
Chicago, Rock Island & Pacific R'y Co. ....	52,875 00	10,850 00
Chicago & Southwestern. ....	20,740 00	52,875 00
Chicago, St. Louis & Pittsburg R. R. Co.: ..		20,740 00
Chicago & Great Eastern. ....	45,060 00	
Cincinnati & Chicago Air Line. ....	48,987 50	45,060 00
Columbus & Indianapolis Central. ....	14,780 00	48,987 50
Chicago, St. Paul, Minneapolis & Omaha R. R. Co. ....	36,300 00	14,780 00
Chicago, St. Paul & Minneapolis. ....	38,422 50	36,300 00
North Wisconsin. ....	56,960 00	38,422 50
St. Paul & Sioux City. ....	122,000 00	56,960 00
Cincinnati, Sandusky & Cleveland R. R. Co. ....	80,450 00	122,000 00
Cleveland, Cincinnati, Chicago & St. Louis R. R. Co.: ..		80,450 00
Cincinnati, Lafayette & Chicago. ....	80,562 50	
Cleveland, Columbus, Cincinnati & Indianapolis. ....	6,125 00	80,562 50
Columbus & Hocking Valley. ....	2,562 50	6,125 00
Columbus & Toledo. ....	47,900 00	2,562 50
Dayton & Michigan R. R. Co. ....	10,880 00	47,900 00
Dayton & Western R. R. Co. ....	20,900 00	10,880 00
Delaware & Hudson Canal Co.: ..	5,525 00	20,900 00
Pennsylvania Division. ....	44,187 50	5,525 00
Dubuque & Sioux City R. R. Co. ....	35,142 50	44,187 50
East Tennessee, Virginia & Georgia R'y Co. ....	36,225 00	35,142 50
Elizabethtown, Lexington & Big Sandy R. R. Co. ....	42,600 00	36,225 00
Flint & Pere Marquette R. R. Co. ....	29,750 00	42,600 00
Galveston, Harrisburgh & St. Antonio R. R. Co. ....	46,500 00	29,750 00
Grand Rapids & Indiana R. R. Co. ....	20,040 00	46,500 00
Hannibal & St. Joseph R. R. Co. ....	17,531 25	20,040 00
Illinois Central R. R. Co.: ..		17,531 25
Chicago, St. Louis & New Orleans. ....	82,363 75	
(Tenn. lien). ....	6,056 25	82,363 75
Chicago & Springfield. ....	11,507 50	6,056 25

	Cost Value.	Market Value.
County Elevated R'y Co.	\$25,000 00	\$26,625 00
ton Elevated	25,000 00	25,000 00
rie & Western R. R. Co.	50,000 00	56,500 00
ore & Mich. Southern R'y Co.	60,812 50	68,750 00
	59,687 50	62,500 00
land R. R. Co.:		
oklyn & Montunk	54,875 00	55,000 00
ing Island City & Flushing	13,320 00	13,800 00
	24,680 00	25,200 00
in Line	1,206 25	1,220 00
an Central R. R. Co.	64,500 00	68,125 00
and River Valley	36,450 00	35,400 00
roit & Bay City	28,246 25	25,990 00
uke, Lake Shore & Western R'y Co.	49,750 00	50,080 00
apolis & St. Louis R'y Co.:		
riam Junction	56,910 00	42,000 00
ri Pacific R'y Co.	37,200 00	34,275 00
ific R. R. of Missouri	11,770 00	11,440 00
(St. Louis City)	55,000 00	58,000 00
entral & Hudson River R. R. Co.	198,887 50	53,200 00
		146,300 00
Lake Erie & Western R'y Co.:		
e R'y.	271,612 50	291,810 00
rn Pacific R. R. Co.	118,175 00	117,500 00
ar D'Allene Railway & Navigation Co.	32,137 50	32,137 50
Hudson County R. R. Co.	50,750 00	50,750 00
elphia & Reading R. R. Co.	25,700 00	26,400 00
	100,000 00	100,000 00
urgh & Connelleville R. R. Co.	28,375 00	28,750 00
	50,750 00	55,000 00
ande Western R. R. Co.	74,750 00	75,000 00
eph & Grand Island R. R. Co.	32,250 00	31,350 00
l, Minneapolis & Manitoba R'y Co.:		
kota Extension	185,187 50	146,250 00
ntana Central	60,912 50	63,800 00
Ave. Horse R. R. of N. Y.	26,125 00	26,500 00
ante & Indianapolis R. R. Co.	3,262 50	3,185 00
	20,200 00	20,200 00
Ave. R. R. Co. of N. Y.	26,675 00	28,125 00
n R. R. Co.	102,750 00	102,000 00
Manhattanville & St. Nich. Ave. Horse R. R. Co. of		2,000 00
	\$4,291,317 78	
f amount realized on sale of bonds over cost	127,475 97	
ls (carried out at cost value)	\$4,163,841 81	\$4,449,840 84
		\$4,163,841 81
company's office, \$62,395.43; cash deposited in bank, \$236,621.73;		
cash		299,017 16
ate of deposit of the Atlantic Mutual Insurance Company		110 00
al net or ledger assets as per balance		\$13,963,067 24
OTHER ASSETS.		
due, \$51,602.53, and accrued, \$35,412.00, on bonds and mortgages	\$87,104 53	
accrued on bonds and stocks	30,985 97	
accrued on collateral loans	2,504 86	
accrued on company's property or lease	7,275 00	
value of real estate over cost	102,206 16	
value of bonds and stocks over cost	235,799 08	
premiums due and unreported on policies in force Dec.	\$180,957 92	
ferred premiums on policies in force Dec. 31, 1899	502,909 12	
	\$683,767 04	
the loading on above gross amount	86,753 41	
ount of uncollected and deferred premiums		347,013 63
al of other assets		862,899 18
al admitted assets		\$14,825,966 42
cent deducted by the company.		



## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the New York Insurance Department, according to *The Combined Experience Table of Mortality, with 4 per cent interest*.....

\$13,4

Claims for death losses due and unpaid.....	\$15,106 27
Claims for matured endowments due and unpaid.....	9,687 13
Claims for death losses, in process of adjustment, or adjusted and not due.....	66,928 13
Claims for death losses, and other policy claims resisted by the company....	5,000 00

Total policy claims.....

Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....

Amount of any other liability of the company, viz.: Extra reserve for absolute bond, dividend tontine, war and world policies, and policies lapsed liable to be surrendered and premiums received in advance.....

Total liabilities (except capital stock)..... \$13,6

Surplus as regards policy-holders, \$1,182,641.67, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.
In force at end of previous year.....	\$21,754,471	\$25,655,901	\$1,463,961
New policies.....	1,778,272	7,815,531	318,598
Old revived.....	9,140	6,664	
Old increased.....	42,021		
Added by dividends.....	54,217	27,110	
Totals.....	\$23,638,121	\$33,505,206	\$1,782,454

*Ceased to be in force.*

By death.....	\$560,594	\$260,225	\$24,950
By expiry.....		289,476	139
By surrender.....	849,698	353,064	
By lapse.....	218,632	1,106,994	199,640
By change and decrease.....	16,500	396,947	125,396
Not taken.....	211,639	1,456,896	80,380
Totals.....	\$1,357,358	\$3,982,532	\$480,506

Amount in force at end of year.....	\$22,280,763	\$29,642,674	\$1,351,949
Industrial policies.....			

## BUSINESS IN MICHIGAN DURING 1889.

	No.
Policies in force Dec. 31, 1888.....	185
Policies issued during year.....	10
Total.....	195
Deduct ceased to be in force.....	22
In force Dec. 31, 1889.....	173
Losses and claims paid during the year.....	8
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	

## HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

CONNECTICUT.

(Incorporated May 1866; commenced business of life insurance April 1867.)

HOME OFFICE, HARTFORD.

H. A. WHITMAN, *President.* - - - - - STEPHEN BALL, *Secretary.*

Attorney for Michigan, FRANK W. BROWN, of Detroit.

## CAPITAL.

Capital stock paid ..... \$250,000

Balance of net or ledger assets December 31, 1888 ..... \$695,263 34

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance .....	\$7,995 24	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company .....	117 96	
Total premium income .....		\$7,877 28
Cash received for interest upon mortgage loans .....		17,619 72
Cash received for interest on bonds owned, and dividends on stock .....		3,295 00
Cash received for interest on other debts due the company .....		5,546 17
Cash received for rents for use of company's property .....		7,439 24
Non-resident State tax .....		15 73
Total income during the year .....		41,793 14
Total .....		\$737,056 48

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions .....	\$6,662 00	
Cash paid for matured endowments and additions .....	1,000 00	
Total amount actually paid for losses and matured endowments .....		\$7,662 00
Cash paid for surrendered policies .....		57,117 29
Cash dividends paid to policy-holders, \$23,387.83; same applied in payment of premiums, \$854.67 .....		24,242 50
(Total paid policy-holders .....	\$89,041 79.)	
Cash paid for commissions to agents .....		173 96
Cash paid for State and local taxes in State where organized, taxes, licenses, fines, and fees in other States .....		1,752 75
Cash paid for the following items, viz.: Miscellaneous expenses, \$2,520.37; legal expenses, \$2,009.10 .....		4,529 47
(Total expenses of management .....	\$6,456 20.)	
Total disbursements during the year .....		95,497 99
Balance December 31, 1889 .....		\$641,558 49

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value .....	\$209,096 71
Loans secured by mortgages of real estate, first liens .....	261,974 10
Loans made in cash to policy-holders on this company's policies .....	85,438 81

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
Farmers and Mechanics' National Bank, Hartford, Ct.....	\$2,277 50	\$2,140 00
First National Bank, Hartford, Ct.....	\$9,888 50	\$2,100 00
Home National Bank, Meriden, Ct.....	5,670 75	6,500 00
New York Central & Hudson River R. R.....	24,967 50	21,800 00
Kansas Loan & Trust Co.....	2,875 00	2,875 00
Totals (carried out at cost value.....)	\$75,694 25	\$64,915 00

Cash deposited in banks .....

Total net or ledger assets as per balance .....

Deduct depreciation from cost of assets, to bring same to market value ..

Total net or ledger assets, less depreciation .....

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....		\$6,571 98
Gross deferred premiums on policies in force December 31, 1889.....	\$519 15	
* Deduct the loading on above gross amount.....	108 83	
Net amount of uncollected and deferred premiums.....		415 32

Total of other assets .....

Total admitted assets .....

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Connecticut insurance department according to *The American Experience Table of Mortality with 4 1-2 per cent interest*.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....

Total liabilities (except capital stock) .....

Surplus as regards policy-holders, \$287,126.54, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.
In force at end of previous year.....	\$871,872	\$10,206	\$85,000	\$3,833
Added by dividends.....				204
Totals.....	\$871,872	\$10,206	\$85,000	\$4,087

## Ceased to be in force.

By death.....	\$14,468		\$5,000	
By expiry.....			19,000	
By surrender.....	121,868	\$600	2,000	
Totals.....	\$135,851	\$600	\$26,000	
Amount in force at end of the year.....	\$736,021	\$9,606	\$59,000	\$4,087
Re-insured.....				

## BUSINESS IN MICHIGAN DURING 1889.

	No.
Policies in force December 31, 1889.....	None.
Policies issued during year.....	14
Deduct ceased to be in force.....	1
In force December 31, 1889.....	13
Losses and claims paid during the year.....	None.
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....	

\* 20 per cent deducted by the company.

## HOME LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated April 30, 1880; commenced business May 1, 1880.)

HOME OFFICE, No. 33, COURT ST., BROOKLYN.

E. C. RIPLEY, *President.* - - - - - GEORGE H. RIPLEY, *Secretary.*

Attorney for Michigan, JAMES A. JONES, of Detroit.

## CAPITAL.

Capital stock paid..... \$125,000

Balance of net or ledger assets December 31, 1888 ..... \$6,027,120 17

## INCOME DURING 1889.

Including notes) received for premiums, without commissions for commissions or other expenses, for first insurance.....	\$211,515 79	
Including notes) received for premiums, without commissions for commissions or other expenses, for renewal insurance.....	710,266 41	
Received for annuities.....	8,518 81	
Premium income.....	\$980,301 01	
Received for interest upon mortgage loans.....	57,525 27	
Received for interest on bonds owned, and dividends on stock.....	152,464 00	
Received for interest on premium notes, loans, or liens.....	39,369 92	
Received for interest on other debts due the company.....	35,091 60	
Received for rents for use of company's property.....	9,434 84	
Received for profits on bonds, or stocks, <i>actually sold</i> .....	629 64	
Account.....	100 00	
Income during the year.....		1,224,916 08
Total.....		\$7,252,036 25

## DISBURSEMENTS DURING 1889.

Paid for losses and additions.....	\$318,850 71	
On notes, loans, or liens used in payment of the same.....	17,290 33	
Paid for matured endowments and additions.....	54,789 56	
On notes, loans, or liens used in payment of same.....	6,340 63	
Amount actually paid for losses and matured endowments.....	\$397,271 23	
Paid to annuitants.....	2,449 63	
Paid for surrendered policies.....	67,927 05	
On notes, loans, or liens used in purchase of surrendered policies, paid by lapse.....	23,345 70	
Dividends paid to policy-holders, same applied in payment of sums.....	68,928 81	
On notes, loans, or liens used in payment of dividends to policy-holders.....	68,974 76	
Total paid policy-holders.....	\$628,897 18)	
Paid stock-holders for interest or dividends.....	15,000 00	
Paid for commissions to agents.....	143,668 73	
Paid for salaries and traveling expenses of managers of agencies, and local, special, and local agents.....	36,641 88	
Paid for medical examiners' fees.....	12,825 00	
Paid for salaries, and other compensation of officers and other office employees.....	40,458 33	
Paid for State and local taxes in State where organized: Taxes, fees, fines, and fees in other States.....	8,170 52	
Paid for rent.....	8,508 00	
Paid for advertising.....	7,660 53	
Paid for the following items, viz.: printing, postage, stationery law other expenses.....	6,284 40	
Total expenses of management.....	\$264,217 34)	
Disbursements during the year.....		908,114 52
Balance Dec. 31, 1889.....		<u>\$6,343,921 73</u>



Invested in the following :

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value .....  
 Loans secured by mortgages of real estate, first liens .....  
 Loans secured by stocks, bonds and other securities held as collaterals,  
 the market value of which is \$1,521,765.00 .....  
 Loans made in cash to policy-holders on this company's policies .....  
 Premium notes, loans, or liens on policies in force, the reserves in excess  
 of all indebtedness .....

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost Value.	Market Value.
United States .....	\$1,480,438 72	\$1,528,500 00
Brooklyn city .....	829,572 50	459,200 00
Erie R. R., 2d mortgage .....	97,083 75	98,950 00
Erie R. R. funded .....	12,000 00	10,440 00
New York, Chicago & St. Louis R. R. ....	221,412 50	194,880 00
New York, Lackawanna & Western R. R. ....	97,500 00	100,000 00
Albany & Susquehanna R. R. ....	224,000 00	224,000 00
Morris & Essex R. R. ....	267,987 50	267,987 50
Chicago & N. W. R. R. ....	281,400 00	281,400 00
Fidelity Loan & Trust Co. ....	50,000 00	50,000 00
Jefferson R. R. ....	102,500 00	102,500 00
Oswego & Syracuse R. R. ....	38,950 00	38,950 00
Stocks:		
Central Trust Co. ....	29,500 00	50,000 00
American Exchange National Bank .....	22,512 25	22,162 25
National Bank of Commerce .....	34,085 75	34,085 75
Totals (carried out at cost value) .....	\$3,288,917 97	\$3,480,085 50

Cash in company's office, \$760.71; cash deposited in bank, \$37,293.17;  
 total cash .....  
 Agents' ledger balances .....

Total net or ledger assets as per balance .....

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages .....	\$5,378 57
Interest due and accrued, on bonds and stocks .....	15,245 83
Interest accrued on collateral loans .....	10,008 39
Rents due and accrued on company's property or lease .....	1,505 83
Market value of bonds and stocks over cost .....	171,117 53
Gross premiums due and unreported on policies in force De- cember 31, 1899 .....	\$154,457 54
Gross deferred premiums on policies in force Dec. 31, 1899 .....	47,131 95
Total .....	\$201,589 49
* Deduct the loading on above gross amount .....	40,317 90
Net amount of uncollected and deferred premiums .....	\$161,271 59

Total of other assets .....

Total assets .....

Deduct items not admitted .....

Total admitted assets .....

## Items not Admitted.

Agent's balances .....	\$14,144 87
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## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December,  
 1899, computed by the New York Insurance Department, according to *The American*  
*Experience Table of Mortality, with 4 1-2 per cent interest* .....  
 Claims for death losses, in process of adjustment, or adjusted and not due .....

\*20 per cent deducted by the company.

## JOHN HANCOCK MUTUAL LIFE INSURANCE CO.

41

of all unpaid dividends of surplus, or other description of profits policy-holders	\$15,928 53
of any other liability of the company, viz.: Premiums paid in advance	3,957 92
total liabilities (except capital stock)	<u>\$5,011,975 45</u>

as regards policy-holders, \$1,682,329.14, on the basis of admitted assets.

OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS  
YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	Additions.	Total Am't.
at end of previous year	\$17,598,912	\$5,088,774	\$60,618	\$22,748,299
issued	5,801,876	800,006		6,670,882
renewed	56,000	4,000		60,000
dividends	12,625		20,595	12,625
				20,595
	<u>\$23,469,413</u>	<u>\$5,961,780</u>	<u>\$81,208</u>	<u>\$29,512,401</u>
<i>Ceased to be in force.</i>				
	\$295,018	\$41,100	\$23	\$336,141
policy		61,130		61,130
under	742,440	366,673		1,109,113
	912,500	154,000		1,066,500
and decrease	59,221	25,125		84,346
	804,500	171,500		976,000
	<u>\$2,813,679</u>	<u>\$819,528</u>	<u>\$23</u>	<u>\$3,633,230</u>
in force at end of the year	\$20,655,734	\$5,142,252	\$81,185	\$25,879,171

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
in force December 31, 1888	1,234	\$2,990,286
issued during the year	340	544,389
	1,574	\$3,534,675
ceased to be in force	195	354,074
in force December 31, 1889	1,379	\$3,180,601
and claims paid during the year	17	20,508
collected or secured in Michigan without any deduction for losses, dividends, or commissions; cash, \$93,920.30; credits or notes, \$2,780.47; total		\$96,700 77

## JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

## MASSACHUSETTS.

(Incorporated April 21, 1863; commenced business December 27, 1862.)

HOME OFFICE, BOSTON.

N. H. RHODES, *President.* - - - - - GEORGE B. WOODWARD, *Secretary.*

Attorney for Michigan, HENRY EMPEY, of Detroit.

## PURELY MUTUAL.

of net or ledger assets December 31, 1888 \$3,161,933 19

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....		
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	\$1,617,516 51	
Deduct amount of premiums paid to other companies for re-insurance on policies in this company.....		781 50
Total premium income.....		\$1,616,585 01
Cash received for interest upon mortgage loans.....	92,416 58	
Cash received for interest on bonds owned, and dividends on stock.....	60,897 86	
Cash received for interest on premium notes, loans, or liens.....	5,708 67	
Cash received for interest on other debts due the company.....	7,389 82	
Cash received for rents for use of company's property.....	14,818 64	
Cash received as discount on claims paid in advance.....	1,406 47	
Cash received for profits on bonds or stocks, <i>actually sold</i> .....	526 06	
Total income during the year.....		
Total.....		

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$592,575 06	
Premium notes, loans, or liens used in payment of the same.....	3,984 85	
Cash paid for matured endowments and additions.....	122,076 85	
Premium notes, loans, or liens used in payment of same.....	6,214 19	
Total amount actually paid for losses and matured endowments.....		\$724,860 47
Cash paid to annuitants.....	134 85	
Cash paid for surrendered policies.....	81,229 46	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	3,445 58	
Cash surrender values, including reconverted additions applied in payment of premiums.....	609 08	
Cash dividends paid to policy-holders, same applied in payment of premiums.....	57,259 85	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	5,411 01	
(Total paid policy-holders.....)	\$822,890 25)	
Cash paid for commissions to agents.....	397,507 59	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	155,913 61	
Cash paid for medical examiners' fees.....	81,912 04	
Cash paid for salaries, and other compensation of officers and other office employees.....	50,868 65	
Cash paid for State and local taxes in States where organized, \$3,494.08; taxes, licenses, fines, and fees in other States, \$14,793.88.....	18,289 06	
Cash paid for rent.....	14,941 06	
Cash paid for furniture and fixtures, and safes for home and agency offices.....	2,405 96	
Cash paid for advertising.....	9,401 27	
Cash paid for the following items, viz.: Stationery and printing, \$13,573.32; traveling expenses, \$813.35; legal, \$4,498.24; postage, \$4,162.20; incidental, \$8,830.17.....	81,877 28	
(Total expenses of management.....)	\$713,055 54)	
Total disbursements during the year.....		
Balance December 31, 1889.....		

Invested in the following :

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, <i>cost</i> value.....	
Loans secured by mortgages of real estate, first liens.....	
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$135,912.50.....	
Loans made in cash to policy-holders on this company's policies.....	
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	



## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
Massachusetts registered	\$118,750 00	\$118,000 00
Lin county, Ind.	29,894 25	29,518 00
ington county, Ill.	5,225 00	5,150 00
a county, Ind.	15,208 25	15,300 00
bia county, Wash.	11,800 00	11,750 00
n county, Nebraska	4,195 00	4,180 00
y county, Kansas	10,825 00	10,800 00
tee county scrip, Kansas	5,259 28	5,259 28
on county, Wash.	10,700 00	10,700 00
f St. Paul	10,375 00	10,300 00
Elkhart, Ind., 1891 and 1892	5,683 37	5,555 00
Streator, Ill.	2,021 40	2,000 00
Decatur, Ill., (issued 1884)	18,540 00	18,630 00
Yankton, Dak.	8,498 25	8,882 50
Fremont, Neb., (issued 1885)	5,125 00	5,100 00
Emporia, Kansas	14,700 00	14,700 00
Jeffersonville, Ind.	10,450 00	10,475 00
Sioux Falls, Dak.	14,525 00	14,560 00
New Albany, Ind.	9,920 00	9,668 25
Martinsville, Ind.	3,015 00	3,000 00
Kansas City, Kansas	18,235 00	18,275 00
St. Cloud, Minn.	10,650 00	10,600 00
Arkansas City, Kansas	3,112 50	3,105 00
Beloit, Wis.	6,337 50	6,300 00
Nebraska City, Neb.	4,882 80	5,000 00
Evansville, Ind.	5,000 00	5,000 00
Chattanooga, Tenn.	10,900 00	11,400 00
Fargo, Dak.	5,487 50	5,300 00
of Spencer, Ind.	5,115 00	5,150 00
are township, Kansas	9,500 00	10,000 00
e of Groveport, Ohio	6,081 00	6,000 00
e of Braceville, Ill.	3,052 50	3,000 00
lotte Co., Kan., school district	5,250 00	5,250 00
f Seattle, Wash.	10,287 50	10,300 00
al drainage district, Ill.	8,207 50	8,160 00
sburg & Lake Champlain R. R.	4,987 50	5,500 00
is Grand Trunk R. R.	19,400 00	20,200 00
Rapids & Missouri River R. R.	13,500 00	16,350 00
a & Rochester R. R.	28,125 00	25,500 00
l & Andover R. R.	18,300 00	21,600 00
olony R. R.	1,020 00	1,140 00
ngton & Missouri River R. R.	11,887 50	13,500 00
ork & New England R. R.	20,982 50	23,200 00
ire R. R.	5,500 00	5,550 00
aw Valley & St. Louis R. R.	19,690 00	19,520 00
go, Milwaukee & St. Paul R. R.	10,612 50	11,200 00
l & Lawrence R. R.	1,115 00	1,140 00
n Railway and Navigation Co.	10,761 80	10,900 00
idated R. R. Co. of Vermont	4,190 00	6,612 00
Wayne, Cin. & Louisville R. R.	5,250 00	5,200 00
y, Alton & St. Louis R. R.	9,587 50	9,600 00
nworth, Topeka & So. Western R. R.	2,205 00	2,100 00
and, Columbus, Cin. & Ind. R. R.	9,750 00	11,000 00
go, Burlington & Northern R. R.	1,500 00	1,500 00
nsin Central R. R.	8,787 50	9,650 00
anati, Sandusky & Cleveland R. R.	10,500 00	10,075 00
on, Colorado and Pacific R. R.	10,275 00	10,250 00
go & Eastern Ill. R. R.	22,300 00	23,300 00
n and Indiana State Line R. R.	12,600 00	12,300 00
his and Charleston R. R.	12,050 00	12,000 00
Rock and Fort Smith R. R.	11,800 00	10,000 00
na Central R. R.	10,975 00	10,950 00
iver Valley R. R.	10,400 00	10,400 00
seph and Grand Island R. R.	10,637 50	10,300 00
uis, Cable & Western R. R.	20,282 50	20,200 00
ne and Palouse R. R.	10,400 00	10,000 00
a & Red Mountain R. R.	10,450 00	10,300 00
s City, Memphis & Birmingham R. R.	9,612 50	10,000 00
etta Mineral R. R.	9,500 00	10,200 00
s City, Fort Scott & Memphis R. R.	10,340 00	11,500 00
ette, Houghton & Ontonagon R. R.	9,700 00	10,000 00
go, Burlington and Northern R. R.	10,200 00	9,500 00
e, Lake Shore and Eastern R. R.	9,500 00	9,500 00
son, Topeka & Santa Fe R. R. certificate, represent-	80,424 00	56,423 50
ing general mortgage, 4's		21,328 12
Income, 5's		21,328 12
essex Banking Co.	10,000 00	10,000 00
England Mortgage Security Co.	10,100 00	10,000 00
napolis Gas Light Co.	10,500 00	10,400 00
aga Gas & Electric Light Co.	10,350 00	10,500 00
Chester Standard Gas Light Co.	4,587 50	5,000 00
s City Stock Exchange	29,850 00	30,000 00
n & Maine R. R. Co.	5,685 62	10,500 00
go, Burlington & Quincy R. R.	25,060 62	21,400 00



<i>Stocks:</i>	<i>Cost Value.</i>	<i>Market Value</i>
Union Pacific R. R. Co.....	\$4,731 25	\$3,400 00
Atchison, Topeka & Santa Fe R. R. Co.....	4,212 50	1,675 00
Central Massachusetts R. R. Co.....	5,208 25	1,512 50
Chicago, Burlington & Northern R. R. Co.....	185 00	369 00
American Loan and Trust Co.....	2,550 00	3,425 00
New England National Bank.....	12,081 00	16,500 00
Tremont " ".....	5,590 50	5,612 50
Continental " ".....	10,150 00	12,250 00
Boylston " ".....	4,862 50	4,786 25
Washington " ".....	13,537 50	12,500 00
State " ".....	2,531 50	2,750 00
Boston " " of Seattle.....	10,000 00	10,000 00
Totals (carried out at cost value).....	<u>\$1,096,576 43</u>	<u>\$1,112,984 88</u>

Cash in company's office, \$1,576.44; cash deposited in bank, \$44,766.20;  
total cash .....

Agents' ledger balances.....

Total net or ledger assets as per balance .....

#### OTHER ASSETS.

Interest accrued on bonds and mortgages.....		\$25,052 96
Interest accrued on bonds and stocks.....		11,908 49
Interest due, \$96.00, and accrued, \$1,424.67, on collateral loans.....		1,460 67
Interest due, \$5,785.19, and accrued, \$2,744.66, on premium notes, loans or liens.....		8,529 85
Rents due, \$43.67, and accrued, \$75.00, on company's property or lease.....		118 67
Market value of bonds and stocks over cost.....		16,853 46
Gross premiums due and unreported on policies in force De- cember 31, 1899.....	\$31,399 13	
Gross deferred premiums on policies in force Dec. 31, 1899.....	45,823 44	
Total.....	\$77,222 57	
* Deduct the loading on above gross amount.....	17,899 26	
Net amount of uncollected and deferred premiums.....		<u>59,883 31</u>

Total of other assets.....

Total assets.....

Deduct items not admitted.....

Total admitted assets.....

#### Items not Admitted.

Agents' balances.....	<u>\$257 88</u>
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#### LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed by the Massachusetts Insurance Department, according to <i>The Actuar-</i> <i>ies Table of Mortality, with 4 per cent interest.</i> .....		
Claims for matured endowments due and uncalled for.....	\$426 00	
Claims for death losses, and matured endowments, in process of adjust- ment or adjusted and not due.....	17,981 56	
Claims for death losses and other policy claims resisted by the company.....	640 00	

Total policy claims.....

Amount of all unpaid dividends of surplus, or other description of profits  
due policy-holders.....

Amount of any other liability of the company, viz.: Premiums paid in  
advance .....

Total liabilities.....

\* 24 per cent deducted by the company.

regards policy-holders, \$283,063.23, on the basis of admitted assets.

AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole Life.</i>	<i>Endowment.</i>	<i>All Others.</i>	<i>Total Am't.</i>
and of previous year.....	\$5,808,045	\$3,042,499	\$517,500	\$9,368,044
.....	588,712	839,018	30,500	1,458,230
.....	10,368	918	-----	11,286
.....	<u>\$6,407,125</u>	<u>\$3,882,435</u>	<u>\$548,000</u>	<u>\$10,837,560</u>
ceased to be in force.....	136,212	336,876	12,000	515,088
.....	-----	-----	132,000	132,000
.....	-----	128,674	-----	128,674
.....	61,129	144,684	4,000	209,813
.....	134,157	96,000	4,000	234,157
and decrease.....	61,045	36,945	-----	97,990
.....	162,600	183,000	-----	345,600
.....	<u>\$555,143</u>	<u>\$626,179</u>	<u>\$142,000</u>	<u>\$1,323,322</u>
in force at end of the year.....	\$5,851,963	\$3,256,256	\$406,000	\$9,514,238
.....	-----	-----	-----	27,052
policies in force December 31, 1889.....	-----	-----	-----	\$98,365,419

#### BUSINESS IN MICHIGAN DURING 1889.

	<i>No.</i>	<i>Amount.</i>
in force December 31, 1888.....	198	\$356,888
issued during year.....	44	104,000
.....	240	\$460,888
ceased to be in force.....	30	82,212
.....	210	\$378,676
December 31, 1889.....	2	2,000
claims paid during the year.....	-----	-----
collected or secured in Michigan without any deduction for losses, dividends, or commissions; cash.....	-----	\$15,621 60

## MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK.

(Organized 1850; commenced business August 1, 1850.)

HOME OFFICE No. 156 BROADWAY, NEW YORK CITY.

McLEAN, *President.* - - - - - HENRY Y. WEMPLE, *Secretary.*

Attorney for Michigan, FREEMAN O. GULLIFER, of Detroit.

#### CAPITAL.

Capital stock paid.....\$100,000

net or ledger assets December 31, 1888.....\$10,961,149 08

#### INCOME DURING 1889.

(including notes) received for premiums, without deduction for commissions or other expenses, for first year's.....	\$569,262 08
(including notes) received for premiums, without deduction for commissions or other expenses, for renewal.....	1,189,324 02
and for annuities.....	4,715 28
.....	<u>\$1,763,302 28</u>

Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	\$344 50
Total premium income.....	\$1,762,957 78
Cash received for interest upon mortgage loans.....	179,372 81
Cash received for interest on bonds owned, and dividends on stock.....	94,929 00
Cash received for interest on premium notes, loans or liens.....	34,882 30
Cash received for interest on other debts due the company.....	171,442 67
Cash received for rents for use of company's property.....	5,989 65
Cash received as discount on claims paid in advance.....	533 64
Total income during the year.....	
Total.....	

## DISBURSEMENTS DURING 1889.

Total amount actually paid for losses and matured endowments.....	\$1,081,498 88
Cash paid to annuitants.....	8,157 18
Cash paid for surrendered policies.....	225,292 69
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	6,214 25
Cash dividends paid to policy-holders, same applied in payment of premiums.....	175,424 99
(Total paid policy-holders.....)	(\$1,441,587 99)
Cash paid stockholders for interest or dividends.....	24,000 00
Cash paid for commissions to agents.....	429,956 90
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	25,548 26
Cash paid for medical examiners' fees.....	27,658 20
Cash paid for salaries, and other compensation of officers and other office employees.....	71,797 17
Cash paid for State and local taxes in State where organized, taxes, licenses, fines, and fees in other states.....	17,432 85
Cash paid for rent.....	14,149 98
Cash paid for advertising.....	15,830 50
Cash paid for the following items, viz.: expenses on real estate.....	12,702 81
Law, agency and office expenses.....	41,054 85
(Total expenses of management.....)	\$656,131 00)
Total disbursements during the year.....	

Balance, December 31, 1889.....

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	
Loans secured by mortgages of real estate, first liens.....	
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$4,995,545.00.....	
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
United States registered bonds.....	\$518,472 80	\$633,750 00
Virginia State bonds, consolidated debt.....	4,500 00	2,706 00
Virginia State bonds, deferred debt.....		1,181 00
Mississippi State bonds.....	10,000 00	10,000 00
New York city registered consolidated stock.....	247,432 50	300,920 00
New York county registered consolidated stock.....	36,905 00	44,880 00
New York city, park improvement bonds.....	1,823 75	1,980 00
New York dock bonds.....	541 25	680 00
New York bounty fund, redemption bonds.....	8,613 00	9,896 00
Lake Shore & Michigan Southern R. R. bonds.....	237,277 25	250,000 00
Central Park, North & East River R. R. bonds.....	115,325 00	118,000 00
Harlem River & Port Chester R. R. bonds.....	102,500 00	110,000 00
West Shore R. R. bonds.....	92,900 00	105,500 00
Union Pacific R. R. (first mortgage) bonds.....	57,968 17	58,000 00
Union Pacific R. R. sinking fund bonds.....	118,994 46	115,000 00
Escanaba & Lake Superior R. R. bonds.....	34,800 00	35,450 00
Albany & Susquehanna R. R. bonds.....	59,000 00	61,500 00
Ohio & Mississippi R. R. bonds.....	58,000 00	61,000 00
Missouri Pacific R. R. bonds.....	111,250 00	109,000 00
Bank of Commerce, New York, stock.....	4,460 00	9,750 00
Totals (carried out at cost value).....	\$1,815,363 98	\$2,086,628 00

company's office \$4,120.22; cash deposited in bank, \$196,417.11; ash .....	\$200,537 33
net or ledger assets as per balance .....	\$11,089,488 14

## OTHER ASSETS.

ne, \$3,463.72, and accrued, \$76,155.33 on bonds and mortgages .....	\$79,619 05
ne and accrued on bonds and stocks .....	9,210 00
ne and accrued on collateral loans .....	15,372 91
ne and accrued on premium notes, loans or liens .....	11,195 37
\$308.16, and accrued, \$464.16, on company's property or lease .....	973 32
due of bonds and stocks over cost .....	221,200 08
premiums due and unreported on policies in force for 31, 1889 .....	\$216,861 81
ported premiums on policies in force Dec. 31, 1889 .....	160,364 95
.....	\$377,236 76
loading on above gross amount .....	75,445 35
nt of uncollected and deferred premiums .....	301,781 41

other assets .....	639,912 08
admitted assets .....	\$11,729,400 22

## LIABILITIES.

nt value of all the outstanding policies in force on the 31st day of December, puted by the New York Insurance Department, according to <i>The American</i> <i>ance Table of Mortality, with 4 1-2 per cent interest</i> .....	\$9,870,765 00
r death losses, and matured endowments, in process of adjustment, or and not due .....	130,485 00
al policy claims .....	51,134 37
f any other liability of the company .....	22,059 84
al liabilities (except capital stock) .....	\$10,074,444 21
as regards policy-holders, \$1,654,956 01, on the basis of admitted assets.	

OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS  
YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Am't.
t end of previous year .....	\$53,394,600	\$8,769,532	\$1,340,281	\$43,504,413
les .....	12,594,754	1,421,002	3,319,855	17,335,111
d .....	43,600	9,500		53,100
.....	\$46,082,954	\$10,200,034	\$4,659,636	\$60,892,624
Ceased to be in force.				
ty (endowment) .....				\$963,905
se .....				66,184
.....				678,650
to paid up policies .....				3,158,686
.....				581,098
.....				4,507,077
.....	\$6,524,582	\$1,947,184	\$1,283,798	\$9,755,569
n force at end of the year .....	\$39,508,372	\$8,252,850	\$3,375,843	\$51,137,065

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
a force Dec. 31, 1888 .....	206	\$355,602
used during the year .....	64	223,600
.....	270	\$579,202
.....	37	67,615
ceased to be in force .....		
ce Dec. 31, 1879 .....	233	\$511,837
d claims paid during the year .....	2	1,900
collected or secured in Michigan without any deduction for losses, dividends, missions, cash .....		\$14,937 76
cent deducted by the company.		



# MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY MASSACHUSETTS.

(Incorporated May 1, 1851; commenced business August 1, 1851.)

HOME OFFICE, SPRINGFIELD.

M. V. B. EDGERLY, *President.* - - - - - JOHN A. HALL

Attorney for Michigan, JAMES C. THOMSON, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888 ----- \$

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance	\$416,585 13
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance	1,496,645 75
Total	\$1,913,230 88
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company	45,683 63
Total premium income	\$1,867,547 25
Cash received for interest upon mortgage loans	242,829 08
Cash received for interest on bonds owned, and dividends on stock	212,298 81
Cash received for interest on premium notes, loans, or liens	82,177 27
Cash received for interest on other debts due the company	749 10
Cash received for rents for use of company's property	16,778 15
Cash received as discount on claims paid in advance	293 54
Cash received for profits on bonds, or stocks, <i>actually sold</i>	39,496 06

Total income during the year -----

Total ----- \$1

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions	\$595,966 94
Premium notes, loans or liens used in payment of the same	15,080 06
Cash paid for matured endowments and additions	99,418 78
Premium notes, loans, or liens used in payment of same	3,170 22
Total	\$713,496 00
Deduct amount received from other companies for losses or claims on policies of this company re-insured	25,496 00
Total amount actually paid for losses and matured endowments	\$687,991 00
Cash paid for surrendered policies	146,066 00
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse	25,942 94
Cash surrender values, including interest applied in payment of premiums	6,231 78
Cash dividends paid to policy-holders, \$16,492.90; same applied in payment of premiums, including interest on loan notes, \$151,660.12	168,153 02
Premium notes, loans or liens used in payment of dividends to policy-holders	57,624 55
(Total paid policy-holders)	\$1,092,009 29)
Cash paid for commissions to agents	225,884 22
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents	110,132 44
Cash paid for medical examiners' fees	22,910 00
Cash paid for salaries, and other compensation of officers and other office employees	61,770 99
Cash paid for State and local taxes in State where organized \$7,089.12; taxes, licenses, fines, and fees in other States, \$23,533.82	30,422 94
Cash paid for rent	12,560 48
Cash paid for advertising and printing	15,330 06

# MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

49

for the following items, viz.: Postage, express, stationery, etc.... \$24,970 10  
 real estate obtained by foreclosure, taxes, fees, etc.... 26,040 08  
 expenses of management..... \$530,321 94)

disbursements during the year..... \$1,622,331 23

December 31, 1889..... \$9,618,010 46

the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

uncumbered, cost value..... \$390,224 93  
 insured by mortgages of real estate, first liens..... 3,576,257 43  
 insured by stocks, bonds and other securities held as collaterals,  
 market value of which is \$923,562..... 701,200 00  
 held in cash to policy-holders on this company's policies..... 319,082 00  
 notes, loans or liens on policies in force, the reserves in excess  
 of indebtedness..... 547,027 02

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
Massachusetts armory loan.....	\$100,000 00	\$110,000 00
Bonds:		
St. Louis & Missouri R. R. Co.....	89,168 75	90,000 00
Burlington & Quincy R. R. Co.....	54,800 00	54,000 00
" " No. ".....	40,000 00	41,800 00
" " ".....	19,300 00	25,000 00
" " ".....	50,000 00	47,500 00
" " ".....	75,000 00	79,500 00
Coal R. R. Co.....	45,097 24	55,000 00
Albany R. R. Co. of N. Y.....	58,490 00	58,406 00
Springfield R. R. Co. of N. Y. receiver's certificates.....	46,732 18	48,732 18
Port Line R. R. Co.....	21,915 00	28,500 00
Central R. R. Co.....	76,740 00	51,888 00
& Hannibal R. R. Co.....	4,000 00	4,000 00
Wt. R. R. Co.....	80,000 00	88,000 00
Chesapeake & Potomac R. R. Co.....	27,000 00	27,000 00
" " ".....	18,000 00	18,000 00
Red Mountain R. R. Co.....	40,000 00	40,000 00
Idaho Falls & N. W. R. R. Co.....	50,000 00	47,500 00
Houghton & Ontonagon R. R. Co.....	50,000 00	52,500 00
& Improvement Co.....	45,562 50	55,000 00
R'y Co.....	22,125 00	24,250 00
R. Co.....	88,315 68	101,500 00
Valley, Indianapolis & Western R. R. Co.....	50,000 00	50,000 00
Iron Mountain & So. R. R. Co.....	24,082 50	22,000 00
Loosac Tunnel & Western R. R. Co.....	22,875 00	24,500 00
& Nashville R. R. Co.....	29,000 00	32,770 00
" " ".....	25,000 00	27,500 00
" " ".....	24,187 50	25,375 00
Va. & Ga. R. R. Co. (consols).....	49,082 50	52,000 00
Rocky Mountain Mortgage.....	50,000 00	60,000 00
City, Memphis & Birmingham R. R. Co.....	23,750 00	24,750 00
Pitts. Lansing & Detroit R. R. Co., Detroit, Lansing		
Guarantee.....	100,000 00	100,000 00
Council Bluffs & Omaha R. R. Co.....	50,000 00	52,500 00
St. Louis & Kansas City R'y Co.....	25,000 00	25,000 00
Chattanooga & St. Louis R. R. Co.....	50,000 00	55,000 00
Minneapolis & Manitoba R'y Co.....	42,874 75	43,250 00
R. R. Co. of N. J.....	25,000 00	28,750 00
Central R. R. Co.....	49,875 00	50,000 00
Albany & Western R. R. Co.....	84,647 25	70,000 00
Chas. Painesville & Fairport R. R. Co.....	47,500 00	47,500 00
N. W. R'y Co.....	24,000 00	25,200 00
	\$1,743,800 88	\$1,794,116 16
Township and other Bonds:		
North Co., Kansas, funding.....	29,400 00	30,000 00
" " school.....	6,252 60	6,252 60
Do., Kansas.....	15,500 00	15,500 00
Do., Kansas.....	37,620 00	38,000 00
Do., Kansas.....	50,000 00	52,500 00
Do., Kansas.....	50,000 00	50,000 00
Do., Kansas.....	58,000 00	58,000 00
Do., Kansas.....	48,000 00	50,000 00
Township, Kansas, funding.....	28,500 00	30,000 00
Burlington, Kansas.....	4,000 00	4,000 00
Do., Kansas, board of education.....	30,000 00	31,500 00
Do., Kansas Viaduct.....	5,900 00	5,900 00
Do., Illinois.....	100,000 00	105,000 00
Do., Illinois.....	17,100 00	19,000 00

*City, County, Township and other Bonds.*

	<i>Cost Value.</i>	<i>Market Value.</i>
Perry Co., Illinois.....	\$12,000 00	\$12,000 00
Salem Co., Illinois.....	30,000 00	31,500 00
Town of Douglas, Illinois.....	32,000 00	32,000 00
Town of Kankakee, Illinois.....	3,000 00	3,000 00
Town of Edwardsville, Illinois.....	11,700 00	12,000 00
Town of Monmouth, Illinois.....	24,375 00	25,000 00
Town of Kewanee, Illinois, schools.....	27,500 00	27,500 00
Lancaster Co., Nebraska.....	69,970 00	70,000 00
Paulding Co., Ohio.....	5,000 00	5,000 00
Henry Co., Ohio.....	30,000 00	30,000 00
City of Morehead, Minn.....	10,000 00	10,500 00
Freeman Manufacturing Co., No. Adams, Mass.....	30,000 00	30,000 00
Marshalltown, Ia., funding.....	29,000 00	29,000 00
City of Clinton, Ia.....	20,000 00	20,000 00
Pleasant Corner, Polk Co., Ia.....	10,000 00	10,000 00

\$824,817 60      \$848,152 60

*Gas and Water Bonds:*

Wallingford Gas Light Co., Ct.....	19,500 00	20,000 00
Council Bluffs City Water Works, Ia.....	30,000 00	30,000 00
City of Fairfield Water Works, Ia.....	17,575 00	19,000 00
Hornellville Water Co., N. Y.....	24,375 00	26,250 00
National Water Works Co., N. Y.....	97,500 00	105,000 00
Omaha City Water Works Co., Neb.....	75,000 00	82,500 00
Leavenworth City & Fort Leavenworth Water Co., Kansas.....	50,000 00	55,000 00
Knoxville Water Co., Tenn.....	34,500 00	35,000 00
Galesburg Water Co., Illinois.....	23,575 00	5,750 00
Marsilles Water Power Co., Illinois.....	5,000 00	5,000 00
Chippewa Falls Water Works Co., Wis.....	34,898 15	38,850 00
Crookston Water Works, Power & Light Co., Minn.....	45,000 00	49,500 00
Leadville Water Co., Colorado.....	29,875 00	31,000 00

\$486,768 15      \$502,850 00

*National Bank Stocks:*

Second National Bank, Springfield.....	6,132 50	7,750 00
Pynchon National Bank.....	1,975 00	3,200 00
First National Bank, Northampton, Mass.....	3,455 50	4,420 00
Franklin Co. National Bank, Greenfield, Mass.....	6,806 00	6,500 00
Globe National Bank, Boston, Mass.....	29,900 00	30,000 00
Chelsea National Bank, Chelsea, Mass.....	31,960 00	31,960 00

\$79,748 00      \$83,850 00

*Railroad and other Stocks:*

Boston & Albany R. R. Co.....	62,321 86	108,500 00
Connecticut River R. R. Co.....	61,062 50	75,449 00
New York, N. H. & H. R. R. Co.....	45,710 50	57,380 00
Chicago, Burlington & Quincy R. R. Co.....	65,504 33	58,500 00
Albany & Susquehanna R. R. Co., Delaware & Hudson, Canal Co. guarantee.....	76,362 50	100,500 00
Lake Shore & Mich. So. R. R. Co.....	121,712 50	114,950 00
Chicago & N. W. R. R. Co. (common).....	32,975 00	33,000 00
Pittsburgh, Ft. Wayne & Chicago R. R. Co., Pa. R. R. guarantee.....	27,400 00	31,000 00
Detroit, Hillsdale & Southwestern R. R. Co., Lake Shore guarantee.....	74,550 00	85,000 00
St. Louis & Hannibal R. R. Co.....	.....	4,000 00
Oregon Short Line R. R. Co.....	.....	1,100 00
Central Iowa R. R. Co. (preferred).....	.....	5,197 00
Union Paper Manufacturing Co., guaranteed.....	19,920 00	19,400 00
Mt. Pleasant, Ia., Water.....	16,590 54	20,000 00
Silverton Water Supply Co.....	26,844 95	33,800 00
No. Poudre Land & Canal Co.....	10,647 55	12,500 00
Rio Grande Land & Canal Co.....	5,625 00	37,500 00

\$647,867 23      \$795,516 00

Totals (carried out at cost value)..... \$3,882,301 81      \$4,129,484 76

Cash in company's office, \$15,327.69; cash deposited in bank, \$186,589.58; total cash .....

Total net or ledger assets as per balance.....

*OTHER ASSETS.*

Interest due, \$4,135.94, and accrued, \$58,075.27 on bonds and mortgages.....	\$62,211 21
Interest due, \$7,020.00, and accrued, \$46,290.78 on bonds and stocks.....	53,300 78
Interest due, \$3,600.00, and accrued, \$3,492.08 on collateral loans, and loans on company's policies, \$5,661.84.....	17,758 92
Interest due, \$1,103.13, and accrued, \$16,410.81 on premium notes, loans or liens.....	18,113 99
Rents due and accrued on company's property or lease.....	700 00
Market value of real estate over cost.....	68,998 15
Market value of bonds and stocks over cost.....	247,182 95





## METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated June 1886; commenced business January 1887.)

HOME OFFICE, NOS. 30-36 PARK PLACE, NEW YORK CITY.

JOSEPH F. KNAPP, *President*.JOHN R. HEGEMAN, *Vice President* and

Attorney for Michigan, ALEXANDER ADAMS, of Detroit.

## CAPITAL.

Capital stock paid .....\$1,000,000

Balance of net or ledger assets December 31, 1888 .....\$6.

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$3,343,023 38	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....		
Deduct amount of premiums paid to other companies for re-insurance on policies in this company.....		78 07
Total premium income.....		\$3,342,945 31
Cash received for interest upon mortgage loans.....		228,831 98
Cash received for interest on bonds owned, and dividends on stock.....		104,232 73
Cash received for interest on premium notes, loans, or liens.....		4,591 94
Cash received for interest on other debts due the company.....		9,619 15
Cash received for rents for use of company's property.....		27,195 64
Cash received as discount on claims paid in advance.....		8,901 00
Cash received for profits on bonds or stocks, <i>actually sold</i> .....		4,428 72
Total income during the year.....		8
Total.....		\$14

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$3,042,415 25
Premium notes, loans, or liens used in payment of the same.....	402 52
Cash paid for matured endowments and additions.....	2,117 19
Premium notes, loans, or liens used in payment of same.....	259 81
Total amount actually paid for losses and matured endowments.....	\$3,045,194 77
Cash paid for surrendered policies.....	29,256 44
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	5,216 24
Cash dividends paid to policy-holders, same applied in payment of premiums.....	23,922 96
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	3,924 19
(Total paid policy-holders.....	\$3,107,514 80)
Cash paid stockholders for interest or dividends.....	32,500 00
Cash paid for commissions to agents.....	1,352,421 82
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	783,498 91
Cash paid for medical examiners' fees.....	73,685 98
Cash paid for salaries, and other compensation of officers and other office employees.....	194,136 20
Cash paid for State and local taxes in State where organized, taxes licensees, fines, and fees in other States.....	78,763 77
Cash paid for rent.....	38,363 83

aid for commuting commissions.....	\$570,602 40
aid for furniture and fixtures, and safes for home and agency offices.....	2,874 97
aid for advertising, printing and general supplies.....	115,972 51
aid for the following items, viz.: Fire insurance, \$841.33; legal ex- penses, \$24,859.51; general office and agency expenses, \$54,905.94	79,906 78
total disbursements during the year.....	\$8,450,236 72
balance December 31, 1889.....	\$8,447,118 87

aid in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

estate unincumbered, cost value.....	\$485,028 37
secured by mortgages of real estate, first liens.....	5,030,240 00
made in cash to policy-holders on this company's policies.....	9,500 00
premium notes, loans, or liens on policies in force, the reserves in excess of indebtedness.....	120,608 33

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
United States.....	\$348,281 78	\$350,750 00
Manhattan (N. Y.).....	25,872 60	34,875 00
Foreign Bonds:		
London & Susquehanna R. R. Co.....	22,710 00	24,500 00
More & Ohio R. R. Co.....	54,000 00	54,000 00
Ala. & Ohio R. R. Co.....	102,500 00	102,000 00
St. Paul, Minn. & Omaha R. R. Co.....	57,825 00	60,500 00
Land, Col., Cin. & Ind. R. R. Co.....	33,965 00	38,860 00
St. Paul, Minn. & St. Paul R. R. Co.....	142,612 50	143,010 00
St. Paul & Eastern Illinois R. R. Co.....	57,527 50	58,500 00
St. Paul & Indiana Coal R. R. Co.....	46,218 75	50,750 00
St. Paul & Western Indiana R. R. Co.....	77,125 00	80,232 50
St. Paul & Toledo R. R. Co.....	26,950 00	25,800 00
St. Paul, Burlington & Northern R. R. Co.....	52,682 50	50,000 00
St. Paul Southern R. R. Co.....	107,999 24	108,500 00
St. Paul of New Jersey R. R. Co.....	100,750 00	112,500 00
St. Paul, Sandusky & Cleveland R. R. Co.....	25,375 00	26,250 00
St. Paul, Rock Island & Pacific R. R. Co.....	26,968 75	26,750 00
St. Paul, Ware & Hudson Canal Co.....	18,720 00	18,060 00
St. Paul, Bay City & Alpena R. R. Co.....	52,968 75	52,000 00
St. Paul, Mich. & Iron Range R. R. Co.....	28,364 18	31,000 00
St. Paul, Mont. Elkhorn & Miss. Valley R. R. Co.....	77,229 37	77,440 00
St. Paul, Hibbald & St. Joseph R. R. Co.....	80,386 25	29,875 00
St. Paul, Louisville, New Albany & Chicago R. R. Co.....	60,270 00	65,730 00
St. Paul, Erie & Western R. R. Co.....	55,438 07	56,500 00
St. Paul, Logan Central R. R. Co.....	98,000 00	98,000 00
St. Paul, Man's La. & Texas R. R. and S. S. Co.....	28,750 00	28,500 00
St. Paul, San Francisco Pacific R. R. Co.....	56,312 50	54,500 00
St. Paul, Milwaukee, Lake Shore & Western R. R. Co.....	30,068 75	30,750 00
St. Paul, Le & Girard R. R. Co.....	45,000 00	47,500 00
St. Paul, Leopolis & St. Louis R. R. Co.....	29,500 00	18,750 00
St. Paul, Northern Illinois R. R. Co.....	26,750 00	27,250 00
St. Paul, Northern Pacific R. R. Co.....	55,225 00	55,225 00
St. Paul, Joseph & Grand Island R. R. Co.....	52,781 25	52,000 00
St. Paul, St. Paul & Northern Pacific R. R. Co.....	58,692 50	60,500 00
St. Paul, Avenue, New York City R. R. Co.....	166,125 00	168,750 00
St. Paul, Co., Ann Arbor & Grand Trunk R. R. Co.....	26,437 50	27,500 00
St. Paul, Haute & Indianapolis R. R. Co.....	25,625 00	26,250 00
St. Paul, Northern New York & Pennsylvania R. R. Co.....	55,000 00	14,785 00
St. Paul, Fish R. R. Co.....	153,208 33	153,000 00
St. Paul, Northern Transit Co.....	41,525 00	40,800 00
Assets carried out at cost value.....	\$2,574,766 05	\$2,581,962 50
Assets in company's office and cash deposited in bank.....		2,574,766 05
Assets in company's office and cash deposited in bank.....		226,976 12
Assets total net or ledger assets as per balance.....		\$8,447,118 87

## OTHER ASSETS.

Assets due, \$20,762.14, and accrued, \$55,510.98, on bonds and mortgages.....	\$76,273 12
Assets due, \$3,500.00, and accrued, \$14,183.76, on bonds and stocks.....	17,683 76
Assets due and accrued on collateral loans.....	311 56
Assets due on company's property or lease.....	593 00
Assets value of real estate over cost.....	8,963 41
Assets value of bonds and stocks over cost.....	7,196 45



Gross premiums due and unreported on policies in force December 31, 1889.....	\$16,644 68
Gross deferred premiums on policies in force Dec. 31, 1889.....	35,916 84
Total.....	\$52,571 47
* Deduct the loading on above gross amount.....	13,142 87
Net amount of uncollected and deferred premiums.....	\$39,428 60
Total of other assets.....	
Total admitted assets.....	

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the New York Insurance Department, according to *The Combined Table of Mortality, with 4 per cent interest.*

Total policy claims.....	
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	
Amount due on account of salaries, rents, and office expenses.....	
Premiums paid in advance.....	
Amount of any other liability of the company, viz.: Special reserve.....	
Total liabilities (except capital stock).....	

Surplus as regards policy-holders, \$1,597,183.90, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.
In force at end of previous year.....	\$3,927,382	\$90,063	\$54,328
New policies, }.....	227,583	49,085	904
Old revived, }.....			
Totals.....	\$4,154,968	\$135,148	\$55,232
<i>Ceased to be in force.</i>			
By death.....			
By maturity.....			
By surrender.....			
By lapse.....			
By change and decrease.....			
Not taken.....			
Totals.....	\$384,964	\$21,377	\$2,416
Amount in force at end of the year.....	\$3,820,004	\$113,771	\$52,817

## INDUSTRIAL BUSINESS.

In force December 31, 1889.....	No.
Issued during the year.....	1,632,642
Total.....	866,422
<i>Canceled.</i>	
By lapse.....	2,499,065
By death.....	
Total.....	617,501
In force December 31, 1889.....	32,451
	649,953
	1,849,113

\* 25 per cent deducted by the company.

# MUTUAL LIFE INSURANCE CO.

55

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
in force December 31, 1888.....	34	\$88,141 00
issued during the year.....	1	1,000 00
	35	\$89,141 00
ceased to be in force.....	8	4,000 00
	32	\$85,141 00
in force December 31, 1889.....	231	18,895 82
and claims paid during the year.....		
collected or secured in Michigan without any deduction for losses, dividends, or commissions: cash.....		\$80,170 18
Industrial policies in force insuring.....		\$1,718,518 00

# MUTUAL LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated April, 1842; commenced business February 1, 1843.)

HOME OFFICE No. 32 NASSAU ST., NEW YORK CITY.

D. A. McCURDY, *President.* - - - - - WILLIAM J. EASTON, *Secretary.*

Attorney for Michigan, THOMAS FERGUSON, of Detroit.

## PURELY MUTUAL.

of net or ledger assets December 31, 1888 .....\$116,577,993 67

## INCOME DURING 1889.

including notes) received for premiums, without commissions for commissions or other expenses, for first year.....	\$8,329,759 71
including notes) received for premiums, without commissions for commissions or other expenses, for renewal year.....	14,933,689 65
received for annuities.....	464,409 34
premium income.....	\$23,727,858 70
deducted for interest upon mortgage loans.....	2,718,229 32
deducted for interest on bonds owned and dividends on stock.....	2,562,628 05
deducted for interest on other debts due the company.....	426,452 25
deducted for rents for use of company's property.....	416,749 91
deducted on securities.....	3,377,083 67
deducted for profits on bonds, or stocks, actually sold.....	1,267,101 39
Income during the year.....	34,496,083 29
Total.....	\$151,074,076 96

## DISBURSEMENTS DURING 1889.

for losses and additions.....	\$7,679,151 10
for matured endowments and additions.....	1,896,679 15
amount actually paid for losses and matured endowments.....	\$9,574,830 25
to annuitants.....	82,964 98
for surrendered policies.....	3,254,036 28
notes, loans, or liens used in payment of dividends to policy-holders.....	2,288,876 67
paid policy-holders.....	\$15,200,608 88)

Cash paid for commissions to agents.....	\$4,220,600 31
Cash paid for salaries and expenses of law department.....	127,820 05
Cash paid for medical examiners' fees.....	263,254 51
Cash paid for salaries, and other compensation of officers and other office employees.....	392,068 91
Cash paid for State and local taxes in state where organized; taxes, licenses, fines, and fees in other states.....	331,132 12
Cash paid for rent.....	121,890 32
Cash paid for advertising.....	125,528 98
Cash paid for the following items, viz.: Exchange, postage, printing, stationery and other expenses.....	846,598 97
(Total expenses of management.....)	\$5,428,894 23)

Total disbursements during the year.....

Balance Dec. 31, 1889.....

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....

Loans secured by mortgages of real estate, first liens.....

Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$13,262,816.00.....

#### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Book Value.	Market Value
United States registered.....	\$762,496 00	\$806,400 00
British Consols.....	99,422 81	99,422 81
State of Georgia.....	1,089,400 00	1,122,400 00
State of Mississippi, deposit.....	20,000 00	20,000 00
State of Tennessee.....	295,600 00	292,000 00
Atchison county, Kansas.....	126,855 00	127,076 00
Butler county, Ohio.....	75,988 00	77,904 00
Douglas county, Nebraska.....	60,059 00	61,486 00
Franklin county, Kentucky.....	62,725 00	64,405 00
Franklin county, Ohio.....	145,867 00	146,341 00
Hamilton county, Tenn.....	206,760 00	211,500 00
Hancock county, Ohio.....	32,017 00	32,598 00
Hennepin county, Minn.....	201,900 00	209,740 00
Hudson county, N. J.....	312,750 00	347,220 00
Kent county, Michigan.....	152,310 00	160,215 00
Lucas county, Ohio.....	40,988 00	41,006 00
Marion county, Ind.....	40,132 00	40,440 00
Owen county, Kentucky.....	100,000 00	101,670 00
Ramsey county, Minn.....	305,345 00	319,275 00
Richland county, Wis.....	25,206 00	26,145 00
Shawnee county, Kan.....	31,950 00	32,067 00
Sedgwick county, Kan.....	258,255 00	265,640 00
Woodbury county, Iowa.....	125,000 00	125,000 00
Augusta, Georgia.....	15,702 00	17,505 00
Atlanta, Georgia.....	82,220 00	85,370 00
Boston, Mass.....	431,200 00	486,200 00
Council Bluffs Iowa.....	40,196 00	40,500 00
Columbus, Ohio.....	50,245 00	51,420 00
Duluth, Minn.....	32,065 00	34,045 00
Dee Moines, Iowa.....	38,808 00	34,770 00
Evansville, Indiana.....	453,690 00	453,680 00
Elizabeth, N. J.....	312,334 00	311,400 00
Guelph, Ontario.....	102,949 00	103,173 00
Galveston, Texas.....	323,698 00	331,457 00
Hyde Park, Illinois.....	53,925 00	53,925 00
Jackson, Mich.....	67,977 00	68,556 00
Joliet, Illinois.....	51,645 00	53,150 00
Jersey City, N. J.....	526,410 00	588,420 00
Kansas City, Kansas.....	105,437 00	107,947 00
Lake, Illinois.....	101,330 00	106,270 00
Lincoln, Nebraska.....	99,700 00	100,000 00
Minneapolis, Minn.....	209,300 00	225,900 00
Memphis, Tenn.....	96,913 00	102,100 00
Newark, N. J.....	284,256 00	351,432 00
New Brunswick, N. J.....	107,406 00	118,308 00
Nashville, Tenn.....	373,768 00	416,248 00
Orange, N. J.....	25,098 00	25,888 00
Omaha, Nebraska.....	219,475 00	233,601 00
Savannah, Georgia.....	30,000 00	31,761 00
San Francisco, Cal.....	300,987 00	319,725 00
St. Paul, Minn.....	672,210 00	727,108 00
San Antonio, Texas.....	152,385 00	159,445 00
Stillwater, Minn.....	31,053 00	31,464 00
Cert. of deposits of State bank of St. Louis.....	25,000 00	25,000 00
Fixed deposit receipts of Commercial bank of Australia.....	25,000 00	25,000 00
Atlantic & Gulf.....	246,510 00	247,236 00



	Book Value.	Market Value.
ay & Susquehanna	\$1,235,265 00	\$1,397,790 00
ta & Charlotte Air Line	262,900 00	297,225 00
ker St. and Fulton Ferry	39,746 00	40,457 00
more and Ohio	108,830 00	119,500 00
al Ohio R. R.	564,800 00	512,560 00
Rapids, Iowa Falls and No. West	236,420 00	241,470 00
ago and St. Louis	97,980 00	99,958 00
ornia Southern	334,140 00	306,000 00
ington and Lexington	100,000 00	100,420 60
otte, Columbia and Augusta	94,934 00	95,700 00
mbia and Augusta	10,000 00	10,000 00
Col., Cin. and Indianapolis	326,568 00	376,950 00
nnati and Springfield	273,435 00	302,365 00
nnati, Hamilton and Dayton	377,707 00	407,251 00
ago and Southwestern	172,335 00	185,295 00
ago, Milwaukee and St. Paul	1,958,282 00	2,109,538 00
al R. R. and Banking Co. of Georgia	722,314 00	738,229 00
apeake and Ohio	484,465 00	519,824 00
ago & Eastern Illinois	51,500 00	59,250 00
mbia & Toledo	209,023 00	217,624 00
ago & Northwestern	1,085,450 00	1,177,060 00
ta Central, 1st	757,620 00	819,720 00
ont, Elk Horn & Missouri Valley	108,790 00	123,360 00
ago, St. Paul, Minneapolis & Omaha	582,900 00	607,500 00
land, Lorain & Wheeling	108,109 00	109,170 00
land, Tuscarawas Valley & Wheeling	182,448 00	190,208 00
land & Mahoning Valley	188,230 00	188,563 00
mbus & Indiana Central	35,604 00	37,439 00
nnati & Chicago Air Line	45,576 00	46,953 00
ago & Great Eastern	30,326 00	31,124 00
al Park, North & East River	118,450 00	119,450 00
Ind., St. Louis & Chicago	195,560 00	201,340 00
ons' Gas Light Co., Brooklyn	50,830 00	51,200 00
gan Consolidated Street Ry.	50,000 00	50,000 00
angay Railway Co.	223,220 00	234,580 00
ware & Hudson Canal Co.	417,739 00	520,411 00
th & Manitoba	102,500 00	107,000 00
Tenn., Virginia & Georgia	108,300 00	107,320 00
rn Railway of Minnesota	240,450 00	258,125 00
ra, Portland & Northern	113,435 00	126,562 00
ville & Terre Haute	293,310 00	304,500 00
la Central & Peninsular	288,175 00	289,450 00
& Pere Marquette	235,250 00	242,500 00
gia Pacific	626,560 00	663,800 00
gia Railroad & Banking Co.	64,000 00	70,867 00
oston, Harrisburgh & San Antonio	444,578 00	469,039 00
d Rapids, Lansing & Detroit	149,249 00	140,063 00
atonic R. R.	243,875 00	243,050 00
ensaek Water Co.	52,555 00	52,970 00
ibal & St. Joseph	205,520 00	208,000 00
ton & Texas Central	564,150 00	600,000 00
ois Central	55,520 00	60,750 00
napolis, Decatur & Springfield	1,133,288 00	1,186,750 00
una, Bloomington & Western	201,331 00	203,350 00
nnapolis & St. Louis	128,317 00	135,413 00
se River Valley	450,281 00	486,571 00
ersonville, Madison & Indianapolis	364,875 00	364,875 00
as City, St. Joseph & Council Bluffs	110,172 00	114,415 00
sville, New Albany & Chicago	463,320 00	484,000 00
Shore & Michigan Southern	106,980 00	115,865 00
Erie & Western	1,721,800 00	1,963,500 00
Branch Water Supply Co.	250,000 00	275,000 00
an's Louisiana & Texas R. R. & S. S. Co.	101,790 00	103,670 00
igan Central R. R.	266,075 00	311,875 00
is & Essex R. R.	1,228,643 00	1,262,438 00
le & Ohio	114,730 00	125,750 00
phis & Charleston	104,000 00	114,500 00
le & Charleston	218,580 00	244,000 00
gomery & Eufaula	360,510 00	375,601 00
neapolis & St. Louis	162,778 00	167,999 00
aukee & Northern	185,940 00	137,953 00
aukee, Lake Shore & Western	321,360 00	328,500 00
neapolis Gas Light Co.	23,438 00	24,442 00
neapolis Street Railway Co.	211,900 00	213,300 00
icipal Gas Light Co., Yonkers	130,676 00	145,418 00
olk & Petersburg	26,700 00	27,000 00
ville & Decatur	21,612 00	21,904 00
York, Lackawanna & Western	210,645 00	211,624 00
York, Chicago & St. Louis	1,067,900 00	1,320,000 00
ville, Chattanooga & St. Louis	504,000 00	468,720 00
York Central & Hudson River	345,531 00	388,671 00
York, Pennsylvania & Ohio	608,200 00	645,000 00
onal Water Works Co., Kansas City	56,568 00	61,050 00
& Mississippi	119,971 00	124,006 00
burgh & Western	87,819 00	87,780 00
	81,920 00	82,000 00



**Bonds:****Book Value. Market Value.**

Pittsburgh, Painesville & Fanport.....	\$114,825 00	\$116,301 00
Pittsburgh Junction.....	400,000 00	460,000 00
Rome, Watertown & Ogdensburg.....	286,212 00	291,383 00
Richmond & Danville.....	584,100 00	575,000 00
Richmond, York River & Chesapeake.....	816,959 00	821,514 00
San Antonio & Aransas Pass, 1st.....	179,500 00	170,000 00
St. Paul & Duluth.....	55,730 00	55,720 00
St. Paul City Railway.....	278,588 00	340,005 00
Syracuse, Binghamton & New York.....	275,342 00	315,945 00
South Carolina R. R.....	502,850 00	512,500 00
South Side of Virginia.....	39,000 00	40,860 00
South Georgia & Florida.....	18,228 00	19,000 00
Staten Island Rapid Transit Co.....	23,304 00	24,045 00
Texas & New Orleans.....	662,160 00	707,520 00
Third Avenue R. R.....	100,000 00	100,000 00
Union Passenger Railway Co., Phil.....	24,836 00	29,174 00
Valley Railroad of Ohio.....	35,183 00	35,174 00
Virginia Midland, 3d series.....	280,175 00	270,000 00
Virginia & Tennessee.....	76,634 00	77,629 00
Western R. R. of Alabama.....	515,052 00	523,238 00
Western Transit Co.....	398,680 00	422,320 00
Wheeling & Lake Erie.....	235,325 00	263,125 00
Warren & Franklin.....	86,884 00	37,848 00
Western Union Telegraph Co.....	623,530 00	623,040 00
Wabash R. R.....	208,990 00	229,118 00

**Stocks:**

Albany & Susquehanna.....	80,342 00	34,320 00
Chicago, Milwaukee, St. Paul, common and preferred.....	342,953 00	393,333 00
Chicago & Northwestern preferred.....	623,908 00	643,500 00
Delaware & Hudson Canal Co.....	186,356 00	147,000 00
Fixed deposit receipts of Australian Joint Bank.....	39,000 00	59,000 00
Georgia Railroad & Banking Co.....	159,798 00	166,460 00
Massachusetts Valley.....	33,000 00	35,728 00
Morris & Essex.....	30,797 00	37,500 00
New York & Harlem.....	984,001 00	1,110,825 00
New York, New Haven & Hartford.....	258,002 00	312,110 00
Norfolk & Western.....	143,553 00	196,000 00
N. Y., Providence & Boston.....	299,343 00	580,400 00
Pennsylvania Railroad.....	405,552 00	393,720 00
Pittsb., Fort Wayne & Chicago.....	15,225 00	15,500 00
United N. J. Railroad & Canal Co.....	60,409 00	62,472 00
Victorian Government.....	24,250 00	24,250 00
Real estate exchange and auction room.....	1,000 00	1,000 00

Totals (carried out at book value)..... \$47,015,519 81 \$50,323,469 81

Cash in company's office and in banks and in trust companies..... 2,988,632 79  
 Suspense account, \$173,099.32; agents' ledger balances, \$13,567.01; total..... 186,666 33

Total net or ledger assets as per balance..... \$129,444,574 35

**OTHER ASSETS.**

Interest due and accrued on bonds and mortgages.....	\$921,924 24
Rents due and accrued on company's property or lease.....	77,978 40
Market value of bonds and stocks over cost.....	3,307,950 00
Gross premiums due and unreported on policies in force December 31, 1889.....	\$921,668 24
Gross deferred premiums on policies in force Dec. 31, 1889.....	1,727,232 79

Total..... \$2,648,901 08  
 \* Deduct the loading on above gross amount..... 529,780 21  
 Net amount of uncollected and deferred premiums..... 2,119,120 82

Total of other assets..... 6,426,973 46

Total assets..... \$135,871,547 81  
 Deduct items not admitted..... 186,666 33

Total admitted assets..... \$135,684,881 48

**Items not Admitted.**

Agents' balances.....	\$13,567 01
Suspense account.....	173,099 32
Total items not admitted.....	\$186,666 33

\* 20 per cent deducted by the company.

## LIABILITIES.

net value of all the outstanding policies in force on the 31st day of December, computed by the New York Insurance Department, according to <i>The American Experience Table of Mortality, with 4 1-2 per cent interest</i> .....	\$118,235,996 00
for death losses, and matured endowments, in process of adjustment adjusted and not due.....	\$195,700 05
for death losses, and other policy claims resisted by the company.....	68,264 00
all policy claims.....	263,964 05
of premiums paid in advance by policy-holders.....	41,854 53
of any other liability of the company, viz.: Under "non-forfeiture" of policy-holders.....	77,868 00
all liabilities.....	\$118,619,682 58

as regards policy-holders, \$17,063,198.90, on the basis of admitted assets.

OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.	Total Am't.
at the end of the previous year.	\$371,687,551	\$88,889,995	\$7,700	\$26,565,383	\$482,060,579
olicies.....	114,369,617	23,368,804	44,325	.....	137,782,336
ed.....	6,691,770	964,100	1,000	.....	7,676,870
ased.....	1,818,219	562,528	51,953	.....	2,432,695
inged.....	293,000	114,500	.....	.....	407,500
s by dividends.....	.....	.....	.....	3,662,662	3,662,662
.....	\$494,810,157	\$108,869,512	\$104,978	\$30,227,965	\$634,012,642
<i>Ceased to be in force.</i>					
.....	\$6,072,100	\$614,890	\$1,000	\$916,236	\$7,604,216
ity.....	.....	1,685,175	.....	247,191	1,882,366
der.....	28,000	.....	.....	.....	28,000
.....	23,115,860	4,739,925	2,000	2,604,983	9,514,813
and decrease.....	1,155,750	850,060	.....	47,518	20,995,423
.....	21,951,437	4,691,200	.....	.....	1,505,800
.....	\$52,323,147	\$12,081,230	\$3,000	\$3,815,878	\$68,173,255
n force at the end of the year.	\$442,487,010	\$96,838,282	\$101,978	\$26,412,117	\$565,889,387

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
n force December 31, 1888.....	4,060	\$8,780,842
cessed during year.....	954	2,329,068
.....	5,014	\$11,089,925
ceased to be in force.....	450	1,040,212
ce December 31, 1889.....	4,564	\$10,049,713
d claims paid during the year.....	86	70,835
.....	.....	.....
s collected or secured in Michigan without any deduction for losses, dividends, or commissions; cash.....	.....	\$341,918 55

# MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEW JERSEY.

(Incorporated January 31, 1845; commenced business April, 1845.)

HOME OFFICE, No. 752, BROAD ST., NEWARK.

AMZI DODD, *President.* - - - - - EDWARD L. DOBBINS, *Secretary.*

Attorney for Michigan, MARTIN I. WHITMAN, of Detroit.

## PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888..... \$41,938,020 80

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$1,051,044 94
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	4,445,688 56
Cash received for annuities.....	67,121 97
<b>Total premium income.....</b>	<b>\$5,563,855 47</b>
Cash received for interest upon mortgage loans.....	1,250,963 14
Cash received for interest on bonds owned, and dividends on stock.....	596,407 56
Cash received for interest on premium notes, loans, or liens.....	253,184 18
Cash received for interest on other debts due the company.....	192,867 25
Cash received for rents for use of company's property.....	20,409 20
Cash received as discount on claims paid in advance.....	951 88

Total income during the year..... 7,898,658 68

Total..... \$49,836,679 48

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$2,812,695 46
Cash paid for matured endowments and additions.....	157,740 31
<b>Total amount actually paid for losses and matured endowments.....</b>	<b>\$2,970,435 77</b>
Cash paid to annuitants.....	24,139 90
Cash paid for surrendered policies.....	329,523 28
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapses.....	144,627 64
Cash surrender values, including reconverted additions applied in payment of premiums.....	217,670 18
Cash dividends paid to policy-holders, \$185,392.21, same applied in payment of premiums, \$1,139,090.45.....	1,324,482 66
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	28,988 01
(Total paid policy-holders.....)	(\$5,089,817 42)
Cash paid for commissions to agents.....	627,099 24
Cash paid for medical examiners' fees.....	48,681 14
Cash paid for salaries, and other compensation of officers and other office employees.....	128,774 80
Cash paid for State and local taxes in State where organized, taxes, licenses, fines, and fees in other States.....	174,756 04
Cash paid for advertising, legal and miscellaneous expenses.....	87,940 48
Cash paid for the following items, viz.: Premiums paid on bonds purchased (Total expenses of management.....)	\$1,208,014 20)

Total disbursements during the year..... 6,242,831 62

Balance December 31, 1889..... \$43,593,847 86

in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

State, unincumbered, cost value	\$200,000 00
Secured by mortgages of real estate, first liens	22,260,431 29
Secured by stocks, bonds and other securities held as collaterals, the net value of which is \$3,877,119	3,060,345 00
made in cash to policy-holders on this company's policies	843,162 79
in notes, loans, or liens on policies in force, the reserves in excess of indebtedness	4,217,702 93

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
States	\$5,000 00	\$5,980 00
"	102,500 00	107,368 75
"	502,000 00	532,520 00
Co., N. J.	1,020,000 00	1,208,800 00
"	75,000 00	78,180 00
"	12,000 00	12,000 00
"	80,000 00	80,000 00
Co., N. J.	20,000 00	20,250 00
man Co., Mo.	500,000 00	500,000 00
n Co., Mo.	148,000 00	148,000 00
Co., Mo.	104,500 00	104,500 00
ance Co., Ind.	75,000 00	75,000 00
uran Co., Iowa	24,500 00	24,500 00
Co., Wyoming	52,000 00	52,000 00
f Newark, N. J.	2,375,000 00	2,489,625 00
Orange, N. J.	60,000 00	68,950 00
New Brunswick, N. J.	14,000 00	14,880 00
Elizabeth, N. J. (Adjustment)	1,040,000 00	1,040,000 00
Rahway, N. J.	49,401 33	49,401 33
South Bend, Ind.	153,000 00	153,000 00
Lafayette, Ind.	160,000 00	191,200 00
Erie, Pa.	152,000 00	168,400 00
Springfield, Ill.	114,800 00	114,300 00
Toledo, Ohio	178,000 00	197,220 00
"	45,000 00	45,000 00
Sandusky, Ohio	100,000 00	108,000 00
"	34,000 00	34,630 00
Cleveland, Ohio	200,000 00	228,000 00
"	50,000 00	51,000 00
Sedalia, Mo.	50,000 00	50,800 00
Saginaw, Mich.	100,000 00	100,000 00
Colorado Springs, Col.	50,000 00	51,500 00
Ship of Montclair, N. J.	815,000 00	822,875 00
West Orange, N. J.	128,500 00	147,815 00
East Orange, N. J.	158,750 00	158,750 00
ado State Warrants	50,001 51	50,001 51
Rapids and Indiana Railroad	50,000 00	60,500 00
ere Delaware Railroad	750,000 00	750,000 00
ro, Burlington & Quincy Railroad	150,000 00	148,250 00
Amboy and Woodbridge Railroad	100,000 00	100,000 00
al Railroad of New Jersey	200,000 00	220,000 00
go, Rock Island and Pacific	100,000 00	104,000 00
old and Jamesburg Agricultural Railroad	100,000 00	100,000 00
okin, Sunbury and Lewisburg Railroad	40,000 00	41,200 00
York Central Railroad	20,500 00	21,115 00
s Barre and Scranton Railroad	100,000 00	100,000 00
York, Susquehanna and Western Railroad	100,000 00	97,000 00
delphia, Wilmington and Baltimore Railroad	250,000 00	250,000 00
delphia and Erie Railroad	500,000 00	500,000 00
land, Painesville and Ashtabula Railroad	5,000 00	5,900 00
land & Canton Railroad	50,000 00	47,250 00
e, Lake Shore and Eastern Railroad	50,000 00	45,000 00
Lake and River Water Works and Irrigation Co.	25,000 00	25,000 00
Shore bonds, guaranteed by N. Y. C. and H. R. R. R.	487,500 00	455,000 00
als (carried out at par value)	\$11,271,452 84	\$11,879,581 59
		11,271,452 84
n company's office, \$185,620.85; cash deposited in bank, \$576,973.16 ;		
l cash		762,594 01
s' ledger balances and cash obligations		374 05
estate purchased on foreclosure		870,119 43
sums in transit since received		107,665 52
al net or ledger assets as per balance		\$43,593,847 86

## OTHER ASSETS.

Interest due, \$87,244.20, and accrued, \$808,575.54 on bonds and mortgages....	\$345,819 74
Interest accrued on bonds and stocks.....	151,477 75
Interest accrued on collateral loans.....	23,287 77
Interest accrued on premium notes, loans or liens.....	115,966 88
Market value of bonds and stocks <i>over par</i> .....	608,108 75
Gross premiums due and unreported on policies in force December 31, 1899.....	\$124,282 01
Gross deferred premiums on policies in force December 31, 1899.....	\$74,228 79
Total.....	\$498,510 80
* Deduct the loading on above gross amount.....	99,702 16
Net amount of uncollected and deferred premiums.....	\$398,808 64

Total of other assets ..... \$1,643,499 48

Total assets ..... \$45,237,337 34  
Deduct items not admitted..... 374 05

Total admitted assets ..... \$45,236,963 29

## Items not Admitted.

Agent's balances ..... \$874 05

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1899, computed by the New Jersey Insurance Department, according to *The American Experience Table of Mortality, with  $\frac{1}{4}$  per cent interest*..... \$38,976,200 00

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due..... \$198,161 11  
Claims for death losses, and other policy claims resisted by the company... 17,000 00

Total policy claims ..... 215,161 11

Amount of all unpaid dividends of surplus, or other description of profits due policy-holders ..... 204,834 93

Amount of any other liability of the company, viz.: Premiums paid in advance ..... 4,732 22

Total liabilities ..... \$39,400,928 26

Surplus as regards policy-holders, \$5,896,035.08, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND THE AMOUNT WRITTEN, CANCELLED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.	Total Amount.
In force at end of previous year.....	\$118,289,621	\$27,598,618	\$7,511,468	\$108,721	\$153,498,623
New policies.....	13,823,072	5,873,682	2,346,282	-----	21,941,986
Old revived.....	102,000	20,000	3,000	-----	125,000
Old increased.....	8,000	26,684	-----	-----	34,684
Additions by dividends.....	-----	-----	-----	115,635	115,635
Totals.....	\$132,221,693	\$33,514,079	\$9,760,750	\$219,356	\$175,715,578
<i>Ceased to be in force.</i>					
By death.....	\$2,506,963	\$301,117	\$80,529	\$985	\$3,789,594
By expiry.....	-----	158,961	1,583,200	-----	1,742,161
By surrender.....	\$3,097,247	1,888,528	71,500	5,944	4,963,219
By lapse.....	1,629,204	545,900	-----	591	2,175,595
Not taken.....	1,126,000	572,411	160,469	15	1,858,895
Totals.....	\$8,359,414	\$2,866,217	\$1,865,698	\$7,535	\$13,098,864
Amount in force at the end of the year..	\$123,862,279	\$30,647,862	\$7,895,052	\$211,821	\$162,617,014

\* 20 per cent deducted by the company.

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
in force December 31, 1888 .....	2,250	\$5,299,606
issued during year .....	245	739,392
total .....	2,495	\$6,038,998
ceased to be in force .....	160	375,100
in force December 31, 1889 .....	2,335	\$5,663,898
and claims paid during the year .....		68,550
premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash .....		\$176,304 67

## NATIONAL LIFE INSURANCE COMPANY.

## VERMONT.

(Incorporated November 13, 1848; commenced business February 1, 1850.)

HOME OFFICE, No. 114, STATE ST., MONTPELIER.

DEWEY, *President.* - - - - - GEO. W. REED, *Secretary.*

Attorney for Michigan, SAMUEL F. ANGUS, of Detroit.

## PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888 .....	\$4,880,431 62
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## INCOME DURING 1889.

(including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance .....	\$401,965 06
(including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance .....	1,093,108 47
total premium income .....	\$1,495,068 53
received for interest upon mortgage loans .....	156,523 59
received for interest on bonds owned, and dividends on stock .....	97,043 55
received for interest on premium notes, loans, or liens .....	15,888 25
received for interest on other debts due the company .....	6,397 11
received for rents for use of company's property .....	10,089 77
received as discount on claims paid in advance .....	268 55
total income during the year .....	1,781,674 35
total .....	\$6,662,105 97

## DISBURSEMENTS DURING 1889.

paid for losses and additions .....	\$308,598 15
premium notes, loans, or liens used in payment of the same .....	1,255 00
paid for matured endowments and additions .....	42,926 81
total amount actually paid for losses and matured endowments .....	\$352,774 96
paid for surrendered policies .....	152,830 54
premium notes, loans, or liens used in purchase of surrendered policies, avoided by lapse .....	1,637 14
dividends paid to policy-holders, same applied in payment of premiums .....	131,850 12
premium notes, loans or liens used in payment of dividends to policy-holders .....	82 75
total paid policy-holders .....	\$639,165 51)
paid for commissions to agents .....	244,415 25
paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents .....	24,034 97

Cash paid for medical examiners' fees.....	\$22,711 88
Cash paid for salaries, and other compensation of officers and other office employees.....	25,955 40
Cash paid for State and local taxes in State where organized, \$4,354.11; and taxes, licenses, fines, and fees in other States, \$23,029.67.....	27,383 78
Cash paid for rent.....	16,200 85
Cash paid for commuting commissions.....	48,831 10
Cash paid for furniture and fixtures, and safes for home and agency offices.....	4,979 74
Cash paid for advertising, printing and stationery.....	16,421 65
Cash paid for the following items, viz.: Legal services, \$406.61; postage, telegram and express, \$5,882.80; net profit and loss, \$42.30.....	6,291 61
(Total expenses of management.....)	\$486,706 23)

Total disbursements during the year..... \$1,075,871 74

Balance December 31, 1889..... \$5,586,234 23

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$181,224 70
Loans secured by mortgages of real estate, first liens.....	2,551,097 31
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$135,277.06.....	96,930 00
Loans made in cash to policy-holders on this company's policies.....	258,357 23
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	54,253 52

STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost Value.	Market Value.
United States registered.....	\$105,000 00	\$182,300 00
State of New Hampshire.....	11,000 00	14,564 00
Missouri.....	11,000 00	14,022 80
Nebraska warrants.....	7,689 14	7,689 87
City of Boston, Mass.....	10,000 00	13,240 00
Chelsea, Mass.....	41,000 00	44,545 00
Fitchburg, Mass.....	60,000 00	65,676 00
Lawrence, Mass.....	20,000 00	22,214 60
Worcester, Mass.....	20,000 00	21,106 00
Burlington, Vt.....	25,000 00	25,905 00
Minneapolis, Minn.....	32,000 00	33,295 65
Faribault, Minn.....	6,000 00	6,105 00
La Sueur, Minn.....	5,000 00	5,272 00
Stillwater, Minn.....	41,000 00	45,886 50
Winona, Minn.....	3,000 00	3,135 00
Indianapolis, Ind.....	25,000 00	28,635 00
Appleton, Wis.....	31,500 00	31,814 00
Fond du Lac, Wis.....	20,000 00	21,570 00
Meriden, Conn.....	41,000 00	45,284 90
Crystal Lake, Ill.....	5,000 00	5,679 00
Danville, Ill.....	16,000 00	16,227 20
Irving Park, Ill.....	4,500 00	4,904 10
Springfield, Ill.....	18,200 00	19,688 76
Algona, Ia.....	7,000 00	7,205 10
Burlington, Ia.....	15,000 00	15,394 00
Creston, Ia.....	14,000 00	14,415 80
Corning, Ia.....	15,000 00	16,497 00
Fort Dodge, Ia.....	11,000 00	11,341 20
Independence, Ia.....	10,000 00	10,422 00
Nevada, Ia.....	12,000 00	12,333 60
North Des Moines, Ia.....	5,000 00	5,382 50
Marion, Ia.....	22,000 00	24,195 60
Spencer, Ia.....	5,500 00	5,676 00
Sioux City, Ia., warrants.....	5,800 00	5,800 00
Niles, Mich.....	12,000 00	12,708 12
Piqua, O.....	10,000 00	11,602 00
Huron, Dak.....	12,500 00	13,397 50
Joplin, Mo.....	6,500 00	6,732 70
Newton, Kan.....	12,000 00	12,178 80
Lincoln, Neb.....	50,000 00	51,390 00
Lincoln, Neb., warrants.....	54,294 85	55,880 24
Kearney, Neb.....	10,000 00	10,781 00
Kearney, Neb.....	25,000 00	26,580 00
Omaha, Neb.....	20,000 00	21,748 00
Red Cloud, Neb.....	10,000 00	10,215 00
County of Douglas, Neb.....	20,000 00	21,180 00
Dundy, Neb.....	1,800 00	2,004 48
Lancaster, Neb.....	50,000 00	50,585 00
Outagamie, Wis.....	25,000 00	25,530 00
Adair, Ia.....	7,500 00	7,582 50



	<i>Cost Value.</i>	<i>Market Value.</i>	
ty of Dickinson, Ia.	\$10,000 00	\$10,484 00	
Haskell, Kan.	14,000 00	14,798 80	
Wyandotte, Kan.	21,000 00	21,426 20	
of Arlington, Vt.	15,000 00	15,661 50	
Bakersfield, Vt.	4,000 00	4,013 20	
Essex, Vt.	6,000 00	6,199 80	
Fairfax, Vt.	600 00	602 88	
Greensboro, Vt.	3,500 00	3,641 40	
Hardwick, Vt.	1,500 00	1,590 90	
Highgate, Vt.	30,000 00	31,668 00	
Hyde Park, Vt.	29,000 00	29,069 60	
Jay, Vt.	7,000 00	7,278 60	
Jamaica, Vt.	7,000 00	7,126 70	
Jericho, Vt.	8,000 00	8,177 60	
Johnson, Vt.	7,000 00	7,016 80	
Montpelier, Vt.	45,050 00	46,453 15	
Mt. Tabor, Vt.	3,000 00	3,063 60	
Newfane, Vt.	7,000 00	7,000 00	
St. Albans, Vt.	3,000 00	3,021 75	
Swanton, Vt.	60,500 00	62,974 45	
Sheldon, Vt.	24,000 00	24,808 32	
Troy, Vt.	3,000 00	3,012 27	
Underhill, Vt.	17,000 00	17,377 40	
Wolcott, Vt.	9,300 00	9,485 53	
Woodstock, Vt.	6,500 00	6,500 00	
Williston, Vt.	2,400 00	2,417 52	
re of Brandon, Vt.	25,000 00	25,000 00	
Montpelier, Vt.	5,000 00	5,048 50	
Richford, Vt.	17,000 00	17,275 40	
St. Johnsbury, Vt.	6,000 00	6,000 00	
St. Albans, Vt.	37,000 00	37,358 90	
West Randolph, Vt.	12,000 00	12,000 00	
North Bend, Neb.	3,000 00	3,000 00	
as, Nebraska and Colorado, county wts.	302,422 97	306,959 30	
ont Marble Co's mortgage	20,000 00	20,640 00	
National bank stock, Montpelier, Vt.	26,000 00	33,800 00	
pelier National bank stock, Montpelier, Vt.	2,800 00	4,200 00	
Kansas and Nebraska school bonds	252,825 00	271,088 89	
als (carried out at cost value)	<u>\$2,061,161 46</u>	<u>\$2,193,956 68</u>	\$2,061,161 46
n company's office, \$3,145.14; cash deposited in bank, \$169,336.56;			172,481 70
l cash			210,728 31
s' ledger balances			
total net or ledger assets as per balance			<u>\$5,586,234 23</u>

## OTHER ASSETS.

due, \$16,528.75, and accrued, \$44,640.53, on bonds and mortgages	\$61,169 28	
due and accrued on bonds and stocks	19,714 95	
due and accrued on collateral loans	2,739 08	
due and accrued on premium notes, loans or liens	9,764 26	
value of bonds and stocks over cost	132,795 22	
premiums due and unreported on policies in force Dec- er 31, 1889	\$52,223 57	
ferred premiums on policies in force Dec. 31, 1889	146,637 77	
al	\$198,861 34	
t the loading on above gross amount,	39,772 27	
amount of uncollected and deferred premiums	159,089 07	
of other assets		385,271 86
total assets		<u>\$5,971,506 09</u>
st items not admitted		210,728 31
total admitted assets		<u>\$5,760,777 78</u>

## Items not Admitted.

balances	\$210,728 31
----------	--------------

er cent deducted by the company.

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Vermont Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*.....

\$4,440,580 24

Claims for death losses due and unpaid..... \$2,000 00

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due..... 7,000 00

Total policy claims.....

9,000 00

Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....

4,556 95

Amount of any other liability of the company, viz.: Amount of premiums paid in advance.....

4,013 23

Extra reserve on life rate endowments.....

257,298 00

Total liabilities.....

\$4,715,448 42

Surplus as regards policy-holders, \$1,045,829.96, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.	Total Am't.
In force at end of previous year.....	\$21,451,018	\$10,780,727	\$13,000	\$87,558	\$33,312,303
New policies.....	9,280,950	3,405,500			12,686,450
Old revived.....	29,500	17,000			46,500
Old increased.....	7,500	1,050			8,550
Added by dividends.....				2,488	2,488
Totals.....	\$30,768,968	\$14,204,277	\$13,000	\$70,046	\$45,056,291
<i>Ceased to be in force.</i>					
By death.....	\$235,980	\$71,850		\$3,268	\$309,848
By maturity.....	19,850	22,900		377	43,327
By surrender.....	411,790	701,960		796	1,114,546
By lapse.....	1,713,000	278,500			1,991,500
By change and decrease.....	200,595	186,740			387,335
By expiry.....	550		\$10,000		10,550
Not taken.....	1,870,250	762,000			2,432,250
Totals.....	\$4,251,765	\$2,023,750	\$10,000	\$3,235	\$6,288,750
Amount in force at end of the year.....	\$26,517,208	\$12,180,527	\$3,000	\$66,811	\$38,767,541

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
Policies in force December 31, 1888.....	325	\$302,875 00
Policies issued during year.....	145	523,500 00
Total.....	470	\$826,375 00
Deduct ceased to be in force.....	59	88,900 00
In force December 31, 1889.....	411	\$827,475 00
Losses and claims paid during the year.....	4	6,000 00
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, \$33,514.19; notes or credits, \$514.57; total.....		\$34,028 76

## NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

## MASSACHUSETTS.

(Incorporated April 1, 1835; commenced business December 1, 1843.)

HOME OFFICE, POST OFFICE SQUARE, BOSTON.

JAMIN F. STEVENS, *President.* - - - - - S. F. TRULL, *Secretary.*

Attorney for Michigan, JAY BASSETT, of Detroit.

## PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888 ..... \$18,214,534 45

## INCOME DURING 1889.

(including notes) received for premiums, without deduction for commissions or other expenses, for first year's insurance.....	\$369,735 87	
(including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	\$2,259,149 88	
Total premium income.....	\$2,628,885 75	
received for interest upon mortgage loans.....	164,905 68	
received for interest on bonds owned, and dividends on stock.....	601,545 30	
received for interest on premium notes, loans, or liens.....	65,746 82	
received for interest on other debts due the company.....	56,155 21	
received for rents for use of company's property.....	94,022 53	
Balance of profit and loss account.....	60,875 70	
Total income during the year.....	3,672,136 99	
Total.....	\$21,886,671 44	

## DISBURSEMENTS DURING 1889.

paid for losses and additions.....	\$1,158,163 29	
premium notes, loans, or liens used in payment of the same.....	32,668 71	
paid for matured and discounted endowments and additions.....	248,997 01	
premium notes, loans, or liens used in payment of same.....	10,137 99	
Total amount actually paid for losses and matured endowments.....	\$1,449,967 00	
paid for surrendered policies.....	203,823 58	
premium notes, loans, or liens used in purchase of surrendered policies, and redeemed by lapse.....	39,241 31	
distributions paid to policy-holders, same applied in payment of premiums.....	537,316 68	
premium notes, loans, or liens used in payment of distributions to policy-holders.....	23,694 05	
Total paid policy-holders.....	\$2,254,042 62	
paid for commissions to agents.....	208,721 58	
paid for medical examiners' fees.....	16,546 50	
paid for salaries, and other compensation of officers and other office employees.....	101,019 04	
paid for State and local taxes in State where organized, taxes, licenses, and fees in other States.....	45,188 89	
paid for advertising.....	18,730 12	
paid for the following items, viz.: Printing, stationery, and all other incidental expenses.....	147,309 58	
total interest on investments purchased during the year.....	12,263 95	
Total expenses of management.....	\$549,779 66	
Total disbursements during the year.....	2,803,822 28	
Balance December 31, 1889.....	\$19,082,849 16	

Paid in the following:



## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, <i>cost value</i> .....	\$1,697,420 20
Loans secured by mortgages of real estate, first liens.....	2,900,465 00
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$1,259,876.53.....	1,034,968 04
Loans made in cash to policy-holders on this company's policies.....	6,400 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	648,354 48

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

<i>Stocks:</i>	<i>Cost Value.</i>	<i>Market Value.</i>
Atlantic National Bank.....	\$7,101 00	\$10,800 00
Bay State National Bank.....	7,500 00	15,000 00
Boston National Bank.....	35,300 00	40,628 00
Continental National Bank.....	10,000 00	12,000 00
First National Bank of Cambridge.....	5,000 00	9,237 50
Massachusetts National Bank.....	5,250 00	5,670 00
Merchants' National Bank.....	9,100 00	13,195 00
National City Bank of Lynn.....	10,700 00	20,285 00
National Revere Bank.....	15,000 00	18,525 00
National Hide and Leather Bank.....	15,000 00	18,300 00
National Eagle Bank.....	24,000 00	25,320 00
Tremont National Bank.....	31,951 25	35,840 00
National Webster Bank.....	20,000 00	20,300 00
Boston Safe Deposit and Trust Co.....	37,500 00	71,250 00
Merchandise National Bank.....	25,000 00	16,500 00
State National Bank.....	10,273 10	15,000 00
Third National Bank.....	70,000 00	78,500 00
Globe National Bank.....	80,000 00	80,000 00
Nicollet National Bank.....	40,000 00	40,000 00
American Loan and Trust Co.....	20,000 00	23,600 00
Boston National Bank of Seattle.....	25,000 00	25,000 00
N. E. Safe Deposit and Trust Co. of Mo.....	79,974 77	81,700 00
Boston & Albany Railroad Co.....	85,000 00	184,450 00
Boston & Providence Railroad Co.....	29,950 00	78,000 00
Chicago, Burlington & Quincy Railroad Co.....	127,732 77	186,748 00
Connecticut & Passumpsic Railroad Co.....	80,000 00	92,500 00
Fitchburg Railroad Co.....	24,759 00	20,750 00
New York, New Haven & Hartford Railroad Co.....	18,000 00	43,560 00
Norwich & Worcester Railroad Co.....	84,925 25	149,600 00
Northern Railroad Co.....	10,000 00	15,300 00
Connecticut River Railroad Co.....	20,000 00	41,800 00
Chicago & Alton Railroad Co.....	26,800 00	42,560 00
Eastern (of N. H.) Railroad Co.....	8,150 00	11,130 00
Portland, Saco and Portsmouth Railroad Co.....	20,000 00	25,400 00
Atchison, Topeka & Santa Fe Railroad Co.....	51,712 50	19,190 62
Boston & Lowell Railroad Co.....	20,000 00	33,800 00
Metropolitan Street Ry., Kansas City.....	109,500 00	100,500 00
West End Street Ry., Kansas City.....	25,000 00	42,500 00
<i>Bonds:</i>		
Eastern Railroad Co.....	275,000 00	341,000 00
Philadelphia, Wilmington & Baltimore Railroad Co.....	198,871 67	207,800 00
Boston, Concord & Montreal Railroad Co.....	500,000 00	535,000 00
Chicago, Burlington & Quincy Railroad Co.....	120,000 00	151,140 00
Worcester & Nashua Railroad Co.....	75,000 00	78,750 00
New Haven & Derby Railroad Co.....	14,250 00	18,750 00
Chicago & E. Illinois Railroad Co.....	97,050 00	99,000 00
Fremont, Elkhorn & Mo. Valley Railroad Co.....	50,000 00	61,000 00
Maine Central Railroad Co.....	48,850 00	53,500 00
Ottumwa, Cedar Falls & St. Paul Railroad Co.....	50,000 00	53,250 00
Dayton & Michigan Railroad Co.....	50,000 00	54,000 00
Delaware & Chesapeake Railway Co.....	108,531 25	104,500 00
Pittsburg, Cleveland & Toledo Railroad Co.....	50,000 00	53,500 00
Michigan Central Railroad Co.....	100,000 00	112,250 00
Chicago, Milwaukee & St. Paul Railway Co.....	98,942 50	108,125 00
Mo. Val. & Blair Ry. and Bridge Co.....	25,000 00	25,750 00
Northern Illinois Railroad Co.....	100,000 00	109,000 00
Chicago & Northwestern Railroad Co.....	50,000 00	54,300 00
Kansas City, Clin. & Springfield Railroad Co.....	50,000 00	49,000 00
Union Pacific Railroad Co.....	100,000 00	100,000 00
Burlington & Mo. River (in Nebraska) Railroad Co.....	190,781 25	180,000 00
St. Joseph & Grand Island Railroad Co.....	50,000 00	53,500 00
Corrigan Consolidated St. Ry., Kansas City.....	100,000 00	100,000 00
St. Louis Cable & Western Railway Co.....	50,000 00	50,000 00
Spokane & Palouse Railway Co.....	25,000 00	26,750 00
Chicago, Burlington & Northern Railroad Co.....	100,000 00	100,000 00
Helena & Red Mountain Railroad Co.....	50,000 00	50,000 00
Kansas City Cable Railway Co.....	99,500 00	100,000 00
Dakota & Great Southern Railway Co.....	100,000 00	100,000 00
Des Moines & Ft. Dodge Railroad Co.....	24,500 00	24,250 00
Maine Central Railroad Co.....	180,862 50	180,000 00
Housatonic Railroad Co.....	100,000 00	100,000 00
Duluth & Iron Range Railroad Co.....	47,500 00	50,000 00

	Cost Value.	Market Value.
Rock Island & Pacific Railway Co.	\$100,000 00	\$107,000 00
Rock Island & Pacific Railway Co.	50,000 00	54,500 00
Rock Island & Pacific Railway Co.	50,000 00	54,000 00
Rock Island & Pacific Railway Co.	97,500 00	100,000 00
Rapids, Lansing & Detroit Railroad Co.	29,250 00	29,100 00
Ave. (Kansas City) Railway Co.	95,500 00	97,500 00
l, Minneapolis & Manitoba Railway Co.	48,500 00	50,500 00
Short Line Railway Co.	50,000 00	56,000 00
ille, Evansville & St. Louis Railroad Co.	99,000 00	108,405 00
ille, Terre Haute & Chicago Railway Co.	10,000 00	10,000 00
& Providence Railroad Co.	100,000 00	104,000 00
& Maine Railroad Co.	150,000 00	153,000 00
City Cable Railway Co.	100,000 00	100,000 00
opolitan Street (Kansas City) Railway Co.	192,000 00	200,000 00
lvania Railroad Co.	150,000 00	152,250 00
& Ind. State Line Railroad Co.	50,000 00	54,500 00
an Central Railroad Co.	96,500 00	98,500 00
on, Topeka & Santa Fe R. R. Co. mortgage, 4s	346,629 32	306,810 00
inc. 5s	127,585 68	111,195 00
city loan	23,256 00	27,060 00
currency loan	74,312 50	96,000 00
water loan	401,423 62	152,070 00
water loan		312,560 00
court house loan	95,000 00	107,350 00
city loan	5,000 00	5,650 00
public park loan	100,000 00	105,750 00
sterling loan	100,000 00	114,000 00
	182,400 00	193,968 00
	70,350 00	81,000 00
ampshire	26,000 00	32,725 00
nce	206,504 17	232,140 00
	186,210 83	203,990 00
	226,000 00	253,845 00
husetts	96,172 35	111,495 00
Island	50,000 00	55,000 00
ati	85,000 00	113,050 00
ter	85,000 00	101,150 00
	56,533 33	58,140 00
ine	225,000 00	240,750 00
urg	125,485 17	151,790 00
field	126,000 00	173,250 00
nance	146,408 08	157,000 00
h	94,000 00	118,180 00
ver	203,000 00	220,820 00
e	5,000 00	5,850 00
	70,000 00	88,100 00
ill	2,000 00	2,080 00
rk city	100,000 00	118,000 00
edford	10,000 00	11,600 00
	10,000 00	11,800 00
n	89,000 00	44,480 00
n	100,000 00	115,000 00
cket	150,000 00	165,000 00
City School District	50,000 00	51,000 00
nce, Kansas	50,000 00	50,000 00
n, Nebraska	49,583 33	50,000 00
opolis	100,000 00	101,000 00
opolis	185,000 00	193,250 00
	100,000 00	111,000 00
gan, Wis.	100,000 00	104,000 00
	50,000 00	54,500 00
Ms.	104,000 00	104,000 00
er of Commerce, Minneapolis	97,500 00	100,000 00
I Chamber of Commerce	48,750 00	50,000 00
opolis Gas Light Co.	50,000 00	57,500 00
Conklin Mortgage Trust Co.	99,000 00	100,000 00
a Plain Gas Light Co.	20,000 00	20,000 00
t National Bank	50,000 00	50,000 00
Concord & Montreal R. R. Co.	20,000 00	20,000 00
h & Worcester R. R. Co.	300,000 00	300,000 00
is Cable and Western Ry. Co.	20,000 00	20,000 00
Manufacturing Co.	5,000 00	3,750 00
husetts Cotton Mills	5,000 00	5,250 00
husetts Title Insurance Co.	12,000 00	12,000 00
itle Guarantee Co., Kansas City	45,832 40	49,050 00
Northwest Real Estate Co.	70,000 00	70,000 00
Gas Syndicate	50,000 00	50,000 00
States	166,000 00	205,100 00
is (carried out at cost value)	\$11,811,800 57	\$13,004,748 12
		\$11,811,800 57

Cash deposited in banks .....	\$686,978 97
Quarterly or semi-annual premium notes, secured by premium reserve as all other premium notes are .....	296,461 90

Total net or ledger assets as per balance ..... \$19,082,849 16

## OTHER ASSETS.

Interest due, \$865.00, and accrued, \$45,317.80, on bonds and mortgages .....	\$46,182 80
Interest due and accrued on bonds and stock .....	124,878 05
Interest due and accrued on collateral loans .....	12,444 18
Interest due and accrued on premium notes, loans or liens .....	24,400 00
Rents due and accrued on company's property or lease .....	12,051 65
Market value of bonds and stocks over cost .....	1,192,942 55
Gross premiums due and unreported on policies in force December 31, 1889 .....	\$188,129 07
* Deduct the loading on above gross amount .....	36,625 81
Net amount of uncollected and deferred premiums .....	146,503 26

Total of other assets ..... 1,559,400 49

Total admitted assets ..... \$20,642,249 65

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Massachusetts Insurance Department, according to <i>The Actuaries Table of Mortality, with 4 per cent interest</i> .....	\$17,809,270 00
Claims for death losses due and unpaid .....	\$94,901
Claims for matured endowments due and unpaid .....	82,344

Total policy claims .....	127,245 00
Amount of all unpaid distribution of surplus, or other description of profits due policy-holders .....	106,195 15

Total liabilities ..... \$18,042,710 15

Surplus as regards policy-holders, \$2,599,539.50, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Am't.
In force at end of previous year .....	\$32,084,896	\$38,565,319	\$2,941,236	\$73,591,241
New policies .....	26,845	10,829,916	18	10,856,580
Old revived .....	78,607	66,000	2,500	147,107
Old increased .....	6,656	56,712	.....	63,368
Totals .....	\$32,196,596	\$49,517,947	\$2,943,754	\$84,658,296

## Ceased to be in force.

By death .....	\$815,886	\$365,138	\$9,600	\$1,190,509
By maturity .....	.....	273,106	.....	273,106
By surrender .....	180,139	902,342	15,500	1,077,981
By lapse .....	204,291	1,839,895	15,228	1,559,414
By change and decrease .....	80,172	26,801	.....	106,973
By expiry .....	.....	.....	\$76,850	\$76,850
Not taken .....	.....	1,119,000	.....	1,119,000
Totals .....	\$1,260,488	\$4,025,777	\$417,178	\$5,703,393

Amount in force at end of the year ..... \$30,936,157    \$45,492,170    \$2,526,576    \$78,954,903

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
Policies in force December 31, 1889 .....	362	\$507,947
Policies issued during year .....	49	152,723
Total .....	411	\$751,678
Deduct ceased to be in force .....	18	22,681
In force December 31, 1889 .....	398	\$727,794
Losses and claims paid during the year .....	6	11,022
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash .....	.....	\$16,792 56
Notes or credits, \$5,089.00; total .....	.....	21,861 56
Amount of distribution paid in Michigan during 1889 .....	.....	5,466 80

\* 20 per cent deducted by the company.

## NEW YORK LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated 1841; commenced business 1843.)

HOME OFFICE, No. 346 &amp; 348 BROADWAY, NEW YORK.

WILLIAM H. BEERS, *President*. - - - - - HENRY TUCK, *Vice-President*.

Attorney for Michigan, HERBERT L. BAKER, of Detroit.

## PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888..... \$86,891,906 63

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$7,928,441 84	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	14,728,084 44	
Cash received for annuities.....	1,670,880 75	
Total.....	\$24,326,847 08	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	84,890 08	
Total premium income.....	\$24,342,517 00	
Cash received for interest upon mortgage loans.....	945,978 66	
Cash received for interest on bonds owned, and dividends on stock.....	2,961,271 01	
Cash received for interest on premium notes, loans or liens.....	68,669 25	
Cash received for interest on other debts due the company.....	179,947 87	
Cash received for rents for use of company's property.....	596,464 96	
Cash received as discount on claims paid in advance.....	15,073 99	
Total income during the year.....	28,830,122 74	
Total.....	\$115,722,029 37	

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$5,101,475 60	
Premium notes, loans or liens used in payment of the same.....	21,740 84	
Cash paid for matured endowments and additions.....	1,219,198 64	
Premium notes, loans, or liens used in payment of same.....	480 43	
Total.....	\$6,342,845 50	
Deduct amount received from other companies for losses or claims on policies of this company re-insured.....	90,750 00	
Total amount actually paid for losses and matured endowments.....	\$6,253,095 50	
Cash paid to annuitants.....	1,160,752 95	
Cash paid for surrendered policies.....	2,218,809 75	
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	22,134 95	
Cash dividends paid to policy-holders, including mortuary dividends.....	2,466,348 05	
Premium notes, loans, or liens used in payment of dividends to policy-holders.....	980 46	
(Total paid policy-holders.....	\$12,121,121 66)	
Cash paid for commissions to agents (including advanced and commuted commissions).....	3,785,140 50	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	100,000 00	
Cash paid for medical examiners' fees.....	284,790 64	
Cash paid for salaries, and other compensation of officers and other office employees.....	418,601 19	
Cash paid for State and local taxes in State where organized, taxes, licenses, fines, and fees in other States.....	168,407 14	



Cash paid for advertising.....	\$107,933 25
Cash paid for the following items, viz.: Office, law and agency expenses.....	994,955 56
(Total expenses of management.....)	\$5,754,828 28)

Total disbursements during the year..... \$17,875,949 94

Balance December 31, 1889..... \$97,846,079 43

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, cost value.....	\$13,242,871 87
Loans secured by mortgages of real estate, first liens.....	18,106,512 50
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$4,671,563.....	3,709,000 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	367,394 39

#### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost Value.	Market Value.
United States 6 per cent.....	\$476,168 34	\$541,650 00
United States 4 per cent.....	806,841 25	881,250 00
Alabama State.....	36,100 00	49,690 00
Georgia State.....	1,500 00	1,500 00
Mississippi State.....	19,600 00	19,600 00
South Carolina State.....	27,624 87	31,412 43
Tennessee State.....	294,870 00	294,870 00
Callaway county, Missouri.....	125,000 00	125,000 00
Custer county, Montana.....	48,767 50	48,767 50
Dallas city, Texas.....	206,181 25	206,181 25
Elizabeth City, N. J.....	304,650 00	304,650 00
Flatbush, N. Y., water.....	19,600 00	23,000 00
Flushing, N. Y.....	23,106 00	25,210 00
Galveston city, Texas.....	178,790 00	174,270 88
Jersey City, N. J.....	401,616 40	436,476 67
Jefferson county, Alabama.....	199,069 00	199,069 00
Montgomery city, Alabama.....	99,797 70	99,799 70
Memphis city, Tennessee.....	108,850 00	108,850 00
New York city and county.....	123,097 70	146,939 58
Newark, N. J.....	717,984 19	786,546 67
Nashville city, Tenn.....	800,000 00	800,000 00
North Knoxville city, Tenn.....	100,000 00	100,000 00
Ottawa city, Canada.....	109,467 70	109,467 70
Omaha city, Neb.....	59,064 10	59,064 10
Petersburg city, Va.....	80,750 00	83,150 00
Richmond city, Va.....	46,250 00	66,500 00
St. Paul, Minn.....	214,830 40	239,648 33
San Antonio, Texas.....	185,905 00	185,905 00
Railroad Bonds:		
Albany & Susquehanna (Delaware & Hudson).....	906,566 57	996,677 50
Atlantic & Gulf.....	10,279 80	10,279 80
Burlington, Cedar Rapids & Northern, due in 1984.....	131,497 50	139,337 50
Burlington, Cedar Rapids & Northern, due in 1906.....	38,465 00	40,355 00
Boston, Hoosac Tunnel & Western.....	124,866 67	136,266 67
Buffalo, Bradford & Pittsburgh.....	76,085 20	76,085 20
Cedar Rapids, Iowa Falls & No. W., guar'd by Burlington, C. R. & N.....	447,985 00	488,875 00
Chicago, Milwaukee & St. Paul (Hastings & Dakota Div.).....	740,099 59	759,333 50
Chicago & Northwestern, consolidated.....	2,809,550 02	2,978,500 00
Chicago & Northwestern, general consolidated gold.....	278,425 00	279,987 50
Chicago & Northwestern, sinking fund of 1879.....	523,375 00	523,375 00
Chicago, St. Paul, Minneapolis & Omaha.....	1,196,984 16	1,265,250 00
Chicago & Western Indiana.....	1,006,026 33	1,111,500 00
Chicago & Eastern Illinois.....	179,157 50	189,420 00
Chicago & St. Louis.....	279,673 10	279,673 10
Chicago, Rock Island & Pacific.....	261,563 50	261,563 50
Cincinnati, Lafayette & Chicago.....	191,996 10	191,996 10
Cleveland, Col., Cinn. & Indianapolis.....	1,306,712 60	1,541,390 00
Canadian Pacific, due in 1931.....	827,332 96	890,218 75
Central R. R. & Banking Co. of Georgia.....	996,666 67	991,666 67
Central R. R. & Banking Co. of Georgia, "tripartite".....	81,630 00	81,620 00
Central R. R. of New Jersey, general mortgage.....	2,343,824 35	2,547,390 00
Denver & Rio Grande.....	243,433 33	266,733 33
Detroit, Bay City & Alpena.....	162,000 00	162,000 00
Evansville & Indianapolis, guar'd by Evansville & Terre Haute.....	676,537 00	709,410 00
Evansville & Terre Haute.....	342,390 00	342,390 00
East Tennessee, Virginia & Georgia.....	496,332 83	513,416 67
Flint & Pere Marquette.....	113,990 00	113,990 00
Fremont, Elkhorn & Missouri Valley, guar'd by Chic. & N. W.....	1,096,573 08	1,101,680 00

## and Bonds:

	Cost Value.	Market Value.
Colorado & Santa Fe	\$1,299,500 00	\$1,299,500 00
St. Louis	156,481 25	162,075 00
Midland, guaranteed by Chicago & Northwestern	63,166 11	63,166 11
as City, St. Jo. & Council Bluffs	161,899 00	161,899 00
Shore & Michigan Southern	2,353,732 00	2,468,333 33
Shore & Michigan Southern, consolidated	298,925 00	308,125 00
Indiana & Western	314,870 00	321,000 00
Evansville & Frankfort	55,945 00	57,250 00
mining Coal, guar'd by Lake Shore & Michigan Southern	362,028 28	426,000 00
Metropolitan Elevated, New York	319,069 69	361,927 50
Philadelphia & Charleston	304,980 00	306,250 00
Michigan Central	58,408 67	61,918 67
St. Louis	165,000 00	165,000 00
St. Paul Union, guar'd by St. Paul, Minneapolis & Northern	500,000 00	537,500 00
ran's Louisiana & Texas R. R. & S. S. 7 per cent.	831,207 47	832,363 00
le & Girard, guar'd by Central R. R. and Banking Co.		
Georgia	155,152 50	160,418 67
and, of New Jersey	269,610 00	288,750 00
ouri Pacific	1,080,000 00	1,080,000 00
York Elevated	796,579 26	796,560 00
Mexico & So. Pacific, guar'd by Atchison, Topeka & Santa Fe	129,862 50	129,862 50
York Central & Hudson River	1,014,172 81	1,225,000 00
York & Harlem	1,047,641 67	1,250,338 33
York, Lake Erie & Western	2,361,080 70	2,678,333 33
York, Ontario & Western	426,395 10	459,800 00
York, Lackawanna & Western	1,603,548 32	1,965,000 00
York, Susquehanna & Western	225,000 00	236,750 00
ville, Chattanooga & St. Louis	338,360 00	349,125 00
York Pacific	1,233,304 33	1,320,000 00
York Pacific Terminal	500,000 00	517,500 00
York Illinois, guaranteed by Chicago & Northwestern	706,060 00	744,333 33
Western Grand Trunk	24,348 00	24,348 00
Indiana & Western (preference)	308,010 00	308,010 00
awa & Burlington	182,437 50	182,437 50
ria, Decatur & Evansville	110,910 00	110,910 00
Philadelphia & Reading	238,960 00	238,960 00
lo & Arkansas Valley, guar'd by Atchison, Topeka & Santa Fe	43,400 00	45,400 00
at Fe	9,519 92	18,085 00
elaer & Saratoga	72,384 00	78,775 00
ester & Pittsburgh	188,052 00	198,080 00
n Carolina	2,215,680 00	2,345,500 00
aul, Minneapolis & Manitoba	745,000 00	900,000 00
aul & Northern Pacific	219,880 00	219,880 00
annah, Florida & Western	212,087 00	212,087 00
or's Falls & Lake Superior, guar'd by St. Paul & Duluth	317,195 83	332,355 83
s & New Orleans	87,280 00	70,180 00
nia and Tennessee 8 per cent.	2,358,104 38	2,446,250 00
Shore, guaranteed by New York Central	380,960 00	405,000 00
sling & Lake Erie		
ican Safe Deposit Co.	54,865 00	54,865 00
ican Dock & Improvement Co., guar'd by N. J. Central	221,484 45	248,820 00
angay Ore & Iron Co. N. Y.	499,080 00	499,080 00
ware & Hudson Canal Co.	366,988 45	411,990 00
table Gas Light Co. of New York	153,374 00	158,374 00
table Gas Light Co. of Baltimore	219,460 08	287,120 00
York Mutual Gas Light Company	83,000 00	89,000 00
le's Gas Light Company of Chicago	568,375 00	632,600 00
aul, Minn., Gas Light Company	311,042 50	319,800 00
ern Transit Company, guar'd by New York Central	90,785 00	90,825 00
ch Renties	19,288 42	19,298 98
arian government	99,548 25	99,548 25
an government	8,424 88	8,424 88
an government	446,286 62	446,286 62
an government	19,049 14	19,049 14
ish government	95,396 50	95,396 50
ernburg government	47,913 39	47,913 39
ican Exchange Bank, New York	10,025 00	15,000 00
hante' Bank, New York	11,112 58	14,025 00
of Republic, New York	907 50	1,570 00
of America, New York	8,484 00	14,478 00
National Bank, New York	110,000 00	115,000 00
ago & Northwestern railroad, preferred	1,438,889 58	1,598,800 00
ware, Lackawanna & Western railroad	528,928 12	675,000 00
hattan Safe Deposit Company	197,100 00	197,100 00
York Security & Trust Co., N. Y.	777,750 00	884,850 00
y Railroad, guar'd by D., L. & W. R. R.	502,500 00	550,000 00
als (carried out at cost value)	\$56,412,163 41	\$60,438,441 91
		\$56,412,163 41

Cash in company's office, \$8,068.74; cash deposited in bank, \$5,909,768.98;	
total cash.....	\$5,917,837 72
Agents' ledger balances.....	90,299 54
Total net or ledger assets as per balance.....	\$97,846,079 43

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$95,263 85
Interest due and accrued on bonds and stocks.....	332,972 15
Rents due and accrued on company's property or lease.....	13,106 64
Market value of bonds and stocks over cost.....	4,026,278 50
Gross premiums due and unreported on policies in force December 31, 1899.....	\$1,104,253 02
Gross deferred premiums on policies in force December 31, 1899.....	1,635,645 57
Total.....	\$2,739,898 59
*Deduct the loading on above gross amount.....	547,979 68
Net amount of uncollected and deferred premiums.....	2,191,918 71
Total of other assets.....	6,659,541 85
Total assets.....	\$104,505,621 28
Deduct items not admitted.....	90,299 54
Total admitted assets.....	\$104,415,321 74

## Items not Admitted.

Agents' balances.....	90,299 54
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## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed by the New York Insurance Department, according to <i>The combined Table of Mortality, with 4 per cent interest</i> .....	\$98,270,412 00
Deduct net value of risks of this company re-insured in other solvent companies.....	485,892 00
Net re-insurance reserve.....	\$97,834,520 00
Claims for matured endowments due and unpaid.....	\$40,592 49
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	815,916 88
Amounts due and unpaid on annuity claims.....	29,982 52
Total policy claims.....	886,491 84
Amount of any other liability of the company, viz.: Premiums paid in advance.....	40,046 73
Total liabilities.....	\$98,761,058 57

Surplus as regards policy-holders, \$15,654,263.17, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.	Total Amount.
In force at end of previous year.....	\$289,154,100	\$125,497,491	\$1,062,800	\$4,172,114	\$419,896,505
New policies.....	105,396,710	39,475,700	1,174,400		146,046,810
Old revived.....	463,665	296,300			759,965
Old increased.....	99,813				99,813
Added by dividends.....				4,212,000	4,212,000
Totals.....	\$395,114,268	\$165,269,391	\$2,237,200	\$8,384,114	\$571,005,568

\*20 per cent deducted by the company.

<i>Ceased to be in force.</i>	<i>Whole Life.</i>	<i>Endowment.</i>	<i>All Others.</i>	<i>Additions.</i>	<i>Total Amount.</i>
Death.....	\$3,828,378	\$1,240,200	\$10,400	\$102,108	\$5,181,076
Maturity.....		1,105,447		98,090	1,196,537
Surrender.....	5,785,357	2,856,858	5,000	8,894,415	12,491,630
Refund.....	18,231,527	6,289,061	84,000	122,236	24,726,814
Change and decrease.....	654,775	510,100			964,875
Expiry.....			22,590		22,590
Withdrawn.....	20,467,856	10,247,585	108,210		30,818,101
<b>Totals.....</b>	<b>\$48,917,898</b>	<b>\$22,049,191</b>	<b>\$225,200</b>	<b>\$4,211,844</b>	<b>\$75,408,623</b>
Amount in force at end of the year.....	\$346,196,900	\$143,220,200	\$2,012,000	\$4,172,870	\$495,601,970
Secured.....					2,838,050

## BUSINESS IN MICHIGAN DURING 1889.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1888.....	3,398	\$3,664,720 00
Policies issued during year.....	600	4,628,750 00
<b>Total.....</b>	<b>3,998</b>	<b>\$11,298,470 00</b>
Amount ceased to be in force.....	442	1,350,040 00
<b>In force December 31, 1889.....</b>	<b>3,556</b>	<b>\$9,948,430 00</b>
Losses and claims paid during the year.....	44	54,326 98
<b>Amounts collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....</b>		<b>\$435,882 29</b>

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

## WISCONSIN.

(Incorporated March, 1857; commenced business November 25, 1858.)

## HOME OFFICE, MILWAUKEE.

PALMER, *President.* - - - - - J. W. SKINNER, *Secretary.*

Attorney for Michigan, ASHLEY POND, of Detroit.

## PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888 ..... \$31,525,125 55

## INCOME DURING 1889.

Amount received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$1,717,100 59
(including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	5,680,098 02
<b>Total premium income.....</b>	<b>\$7,347,198 61</b>
Amount received for interest upon mortgage loans.....	1,750,251 91
Amount received for interest on bonds owned.....	49,176 01
Amount received for interest on premium notes, loans, or liens.....	68,408 87
Amount received for interest on other debts due the company.....	98,472 00
Amount received for rents for use of company's property.....	78,820 22
Amount received as discount on claims paid in advance.....	2,127 25
<b>Total income during the year.....</b>	<b>9,379,458 87</b>
<b>Total.....</b>	<b>\$40,904,584 42</b>

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$1,897,589 85	
Cash paid for matured endowments and additions.....	459,526 64	
Total amount actually paid for losses and matured endowments.....		\$2,347,066 49
Cash paid for surrendered policies.....		268,916 11
Premium notes, loans, or liens voided by lapse.....		8,091 12
Cash dividends paid to policy-holders, same applied in payment of premiums.....		
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		928,048 07
(Total paid policy-holders.....	\$3,542,121 79)	
Cash paid for commissions to agents.....		1,068,968 61
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....		22,690 57
Cash paid for medical examiners' fees.....		86,556 42
Cash paid for salaries, and other compensation of officers and other office employees.....		141,817 97
Cash paid for State and local taxes in State where organized, taxes, licenses, fines, and fees in other States.....		99,820 97
Cash paid for rent.....		8,022 07
Cash paid for commuting commissions.....		11,727 04
Cash paid for furniture and fixtures, and safes for home and agency offices.....		1,343 55
Cash paid for advertising.....		6,791 70
Cash paid for the following items, viz.: Supplies, postage, exchange, loan, law, building and other expenses.....		261,394 92
(Total expenses of management.....	\$1,718,728 82)	
Total disbursements during the year.....		\$5,280,845 61
Balance December 31, 1889.....		\$35,643,738 81

Invested in the following :

## ASSETS, AS PER LEDGER ACCOUNT.

Real estate unincumbered, cost value.....	\$1,188,630 60
Loans secured by mortgages of real estate, first liens.....	30,033,434 13
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	702,541 90

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Par Value.	Market Value.
United States.....	\$70,000 00	\$86,600 00
United States.....	45,000 00	47,418 75
State of Missouri.....	2,000 00	2,110 00
Georgia.....	12,000 00	12,510 00
Minnesota.....	58,000 00	55,585 00
Kansas City, Mo.....	25,000 00	20,223 32
City of St. Louis, Mo.....	50,000 00	55,009 00
Sheboygan, Wis.....	96,000 00	101,200 00
Beloit, Wis.....	50,000 00	53,223 22
Milwaukee, Wis.....	3,000 00	3,210 00
Omaha, Neb.....	44,000 00	47,275 25
Springfield, Ill.....	47,000 00	66,145 00
Carlinville, Ill.....	3,000 00	3,405 00
Morrison, Ill.....	307,000 00	494,175 00
Stevens Point, Wis.....	12,700 00	12,546 67
Dubuque, Iowa.....	4,000 00	4,180 00
Alton, Ill.....	3,000 00	3,105 00
Wyandotte, Kas.....	2,000 00	2,123 22
Albion, Mich.....	48,400 00	50,154 67
Milwaukee, Wis.....	10,000 00	11,823 22
County of Chippewa.....	94,000 00	102,980 00
Buffalo.....	50,000 00	53,250 00
Pickawa.....	88,000 00	93,120 00
Mercer, O.....	15,000 00	16,260 00
Dodge, Wis.....	19,000 00	20,615 00
Town of Elwood, Ill.....	50,000 00	53,980 00
	50,000 00	52,750 00
	19,500 00	22,208 75
Totals (carried out at par value).....	\$1,981,100 00	\$2,076,857 71

1,931,100 00

Cash in company's office, \$286,378.88; cash deposited in bank, \$1,492,713.30; total cash.....	1,779,092 18
Bills receivable, \$149.75; agents' ledger balances, \$8,790.16.....	8,939 91
Total net or ledger assets as per balance.....	\$35,643,738 81



## OTHER ASSETS.

est due, \$35,172.12, and accrued, \$401,974.89 on bonds and mortgages....	\$437,147 01
est due, \$223.00, and accrued, \$23,101.68 on premium notes, loans or	28,324 88
accrued on company's property or lease.....	8,043 10
et value of bonds over par.....	145,757 71
premiums due and unreported on policies in force De-	
ber 31, 1899.....	\$387,873 00
deferred premiums on policies in force December 31, 1899.....	879,449 00
total.....	\$1,067,322 00
net the loading on above gross amount.....	213,463 00
amount of uncollected and deferred premiums.....	858,859 00
l of other assets.....	\$1,473,131 50
Total assets.....	\$37,116,870 31
uct items not admitted.....	8,939 91
Total admitted assets.....	\$37,107,930 40

## Items Not Admitted.

te's balances.....	\$8,790 16
receivable.....	149 75
total items not admitted.....	\$8,939 91

## LIABILITIES.

resent value of all the outstanding policies in force on the 31st day of December,	
computed by the Wisconsin Insurance Department, according to <i>The American</i>	
<i>Experience Table of Mortality, with 4 1-2 per cent interest</i> .....	\$23,809,778 00
for death losses, and matured endowments, in process of adjust-	
ment, or adjusted and not due.....	\$174,975 98
for death losses, and other policy claims resisted by the company..	14,000 00
Total policy claims.....	188,975 98
ount of any other liability of the company, viz.: Premiums paid in	
advance, \$2,000; accrued commissions, \$10,000; reserve for paid up in-	
urance, \$119,160.....	131,160 00
Total liabilities.....	\$29,129,913 98

plus as regards policy-holders, \$7,978,016.42, on the basis of admitted assets.

BIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR,  
AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Amount.
ce at end of previous year.....	\$185,752,151	\$33,122,451	\$3,644,289	\$172,518,891
policies.....	\$9,867,533	7,325,823	864,708	48,068,079
ceived.....	686,665	210,875	7,666	905,206
increased.....			175,896	175,896
d by dividends.....	69,417	54,759	2,514,123	2,638,299
totals.....	\$176,875,786	\$40,713,908	\$7,306,677	\$224,296,371
Ceased to be in Force.				
death.....	\$1,550,808	\$235,426	\$54,674	\$1,840,908
piry.....		467,215	2,858,683	3,325,843
render.....	1,155,895	349,434	23,000	1,528,269
pee.....	7,782,904	1,557,250	169,500	9,459,654
ange and decrease.....	254,690	26,965		281,655
taken.....	4,266,576	1,067,250	119,163	5,452,989
totals.....	\$14,960,238	\$3,705,240	\$3,224,970	\$21,890,448
ant in force at the end of the year.....	\$161,415,548	\$37,008,668	\$3,981,707	\$202,405,923

per cent deducted by the company.

## BUSINESS IN MICHIGAN DURING 1899.

	No.	Amount.
Policies in force December 31, 1898 .....	4,850	\$8,492,074
Policies issued during year .....	1,047	2,072,745
Total .....	5,897	\$10,564,819
Deduct ceased to be in force .....	510	1,022,804
In force December 31, 1899 .....	4,887	\$9,542,005
Losses and claims paid during the year .....	58	74,580
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, \$355,299.96; notes or credits, \$1,989.07; total .....		\$357,289 53

## PACIFIC MUTUAL LIFE INSURANCE COMPANY.

## CALIFORNIA.

(Incorporated December 28, 1897; commenced business, January, 1898.)

HOME OFFICE, No. 418 CALIFORNIA ST., SAN FRANCISCO.

GEORGE A. MOORE, *President.* - - - - - J. N. PATTON, *Secretary.*

Attorney for Michigan, JAMES T. STERLING, of Detroit.

## CAPITAL.

Capital stock paid .....	\$100,000
Balance of net or ledger assets December 31, 1898 .....	\$1,755,842 93

## \* INCOME DURING 1899.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance .....	\$396,829 52
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance .....	358,649 94
Total .....	\$755,479 46
Deduct amount of premiums paid to other companies for re-insurance on policies in this company .....	4,087 27
Total premium income .....	\$751,392 19
Cash received for interest upon mortgage loans .....	114,967 36
Cash received for interest on bonds owned, and dividends on stock .....	4,381 80
Cash received for interest on premium notes, loans, or liens .....	8,596 97
Cash received for interest on other debts due the company .....	8,112 68
Cash received for rents for use of company's property .....	2,698 64
Total income during the year .....	819,549 64
Total .....	\$2,575,392 57

## \* DISBURSEMENTS DURING 1899.

Cash paid for losses and additions .....	\$258,427 55
Premium notes, loans, or liens used in payment of the same .....	1,448 61
Cash paid for matured endowments and additions .....	51,972 91
Premium notes, loans, or liens used in payment of same .....	2,358 45
Total .....	\$314,207 52

\* Includes income and disbursements in accident department.



Net amount received from other companies for losses or on policies of this company re-insured.....	\$1,244 64	
Total amount actually paid for losses and matured endowments.....	\$312,932 88	
paid to annuitants.....	2,850 00	
paid for surrendered policies.....	5,105 00	
premium notes, loans, or liens used in purchase of surrendered policies, voided by lapse.....	3,972 19	
surrender values, including re-converted additions applied in payment of premiums.....	58,174 34	
dividends paid to policy-holders, \$3,526.86, same applied in payment of premiums, \$37,216.71.....	30,748 57	
premium notes, loans, or liens used in payment of dividends to policy- holders.....	1,379 22	
Total paid policy-holders.....	\$415,247 29)	
paid stockholders for interest or dividends.....	10,000 00	
paid for commissions to agents.....	121,445 11	
paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	22,521 05	
paid for medical examiners' fees.....	6,796 60	
paid for salaries, and other compensation of officers and other office employees.....	88,506 57	
paid for State and local taxes in State where organized, \$1,226.51; taxes, licenses, fines, and fees in other States, \$4,606.32.....	5,832 68	
paid for rent.....	4,896 79	
paid for advertising.....	4,787 69	
paid for the following items, viz.: Printing and stationery, \$6,534.55; audit fees, \$5,082.78.....	11,617 33	
depreciation, subscription and general expense, \$8,400; loss and gain, \$1,332.34.....	9,792 34	
Total expenses of management.....	\$226,276 11)	
Net disbursements during the year.....	\$651,523 40	
Balance December 31, 1889.....	\$1,923,869 17	

ended in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$118,659 57
Real estate secured by mortgages of real estate (first liens).....	1,386,377 65
Real estate secured by stocks, bonds and other securities held as collaterals, market value of which is \$11,354.55.....	4,540 99
Real estate made in cash to policy-holders on this company's policies.....	25,070 49
Real estate premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	56,025 16

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
First National Banking Co. of San Francisco, Cal.....	\$16,000 00	\$18,560 00
Gas Improvement Co. of San Francisco, Cal.....	19,500 00	19,500 00
Spokane Loan, Trust and Savings Bank of Spokane Falls, Washington.....	100 00	100 00
Northern Pacific Branch Railway of California.....	27,187 50	29,250 00
San Joaquin Cable Co. of San Francisco, Cal.....	55,475 00	61,020 00
Angeles Cable Railway Co. of Los Angeles, Cal.....	27,175 00	28,175 00
San Joaquin & Cliff House Railway Co. of San Francisco of Santa Cruz, Cal.....	25,387 50	25,987 50
	6,250 00	6,630 00
Total (carried out at cost value).....	\$177,075 00	\$189,122 50
Real estate in company's office, \$6,871.43; cash deposited in bank, \$115,885.63; Real cash.....		177,075 00
Real estate and individual ledger balances.....		122,757 06
Real estate and fixtures.....		29,919 04
		3,444 21
Total net or ledger assets as per balance.....		\$1,923,869 17

## OTHER ASSETS.

Real estate due, \$23,854.50, and accrued, \$31,699.95, on bonds and mortgages....	\$60,554 45
Real estate due and accrued on bonds and stocks.....	2,568 00
Real estate due and accrued on collateral loans.....	2,127 50
Real estate due and accrued on premium notes, loans or liens.....	3,740 50
Real estate value of bonds and stocks over cost.....	12,047 50
Real estate premiums due and unreported on policies in force December 31, 1889.....	\$154,027 97
Real estate deferred premiums on policies in force December 31, 1889.....	26,506 14
Total.....	\$180,584 11

*Deduct the loading on above gross amount.....	\$40,760 10	
Net amount of uncollected and deferred premiums.....		\$189,774 01
Printed supplies.....		8,000 00
Total of other assets.....		\$ 223,811 96
Total assets.....		\$2,147,681 13
Deduct items not admitted.....		36,363 25
Total admitted assets.....		\$2,111,317 88

## Items not Admitted.

Furniture, fixtures, and safes.....	\$3,444 21
Agents' and individual balances.....	28,919 04
Supplies, printed matter and stationery.....	5,000 00
Total items not admitted.....	\$36,363 25

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1899, computed by the California Insurance Department, according to <i>The American Experience Table of Mortality, with 4 1-2 per cent interest</i> .....	\$1,879,864 00
Deduct net value of risks of this company re-insured in other solvent companies.....	18,211 00
Net re-insurance reserve.....	\$1,661,653 00
Claims for death losses due and unpaid.....	\$5,500 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	10,574 00
Claims for death losses, and other policy claims resisted by the company.....	5,000 00
Total policy claims.....	21,074 00
Total liabilities (except capital stock).....	\$1,682,727 00

Surplus as regards policy-holders, \$428,590.88, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Am't.
In force at end of previous year.....	\$7,936,884	\$1,812,204	\$366,800	\$9,672,888
New policies.....	1,781,180	550,168	3,500	2,344,848
Old revived.....	40,500	1,500		42,000
Old increased.....	1,870	13,194	1,019	16,083
Added by dividends.....	4,840	8,918		8,758
Totals.....	\$9,825,274	\$1,887,984	\$371,318	\$12,084,576
Ceased to be in force.				
By death.....	\$106,498		\$2,000	\$108,498
By expiry.....	287,000	\$37,358		324,358
By surrender.....	498,000	43,500		541,500
By lapse.....	20,500	141,000	5,000	266,500
By change and decrease.....	218,625	94,000		312,625
Not taken.....				
Totals.....	\$1,080,618	\$315,858	\$7,000	\$1,403,476
Amount in force at end of the year.....	\$8,744,656	\$1,572,126	\$364,318	\$10,681,100
Re-insured.....	28,471			28,471

## BUSINESS IN MICHIGAN DURING 1899.

	No.	Amount.
Policies in force December 31, 1898.....	29	\$48,000
Policies issued during the year.....	16	21,320
Totals.....	45	\$69,320
Deduct ceased to be in force.....	11	11,500
In force December 31, 1899.....	34	\$57,820
Losses and claims paid during the year.....	None.	None.
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$1,889 58

\*20 per cent deducted by the company.

PENN MUTUAL LIFE INSURANCE COMPANY.

PENNSYLVANIA.

(Incorporated February 24, 1847; commenced business May 25, 1847.)

HOME OFFICE No. 921 CHESTNUT ST., PHILADELPHIA.

RD M. NEEDLES, *President.* - - - - - HENRY C. BROWN, *Secretary.*

Attorney for Michigan, WILLIAM A. MOORE, of Detroit.

PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888 ..... \$12,951,924 04

INCOME DURING 1889.

(including notes) received for premiums without commissions for commissions or other expenses for first year's insurance.....	\$801,588 55	
(including notes) received for premiums without commission for commissions or other expenses for renewal year.....	2,277,897 86	
received for annuities.....	10,204 85	
Total.....	\$3,089,190 76	
Total amount of premiums paid to other companies for re-insurance, on policies in this company.....	4,828 20	
Total premium income.....	\$3,084,362 56	
received for interest upon mortgage loans.....	250,459 83	
received for interest on bonds owned, and dividends on stock.....	363,576 84	
received for interest on premium notes, loans, or liens.....	36,521 45	
received for interest on collateral loans.....	113,328 95	
received for rents for use of company's property.....	14,046 06	
received as interest on general account.....	4,043 55	
received for profits on bonds, and real estate or stocks, <i>actually sold</i> .....	40,753 75	
received for fire insurance.....	950 09	
Income during the year.....	3,908,443 08	
Total.....	\$16,860,367 12	

DISBURSEMENTS DURING 1889.

paid for losses and additions.....	\$887,321 15	
on notes, loans or liens used in payment of the same....	25,520 85	
paid for matured endowments and additions.....	165,501 06	
on notes loans or liens used in payment of same.....	14,796 94	
Total.....	\$1,043,140 00	
Total amount received from other companies for losses or on policies of this company re-insured.....	2,000 00	
Total amount actually paid for losses and matured endowments.....	\$1,041,140 00	
paid to annuitants.....	90 12	
paid for surrendered policies.....	208,949 43	
on notes, loans, or liens used in purchase of surrendered policies, voided by lapse.....	7,484 26	
dividends paid to policy-holders \$8,181.76 same applied in payment of premiums \$461,356.52.....	469,538 28	
on notes, loans, or liens used in payment of dividends to policy-holders.....	62,845 26	
Total paid policy-holders.....	\$1,780,047 35)	
paid for commissions to agents.....	346,354 62	
paid for salaries and traveling expenses of managers of agencies, and clerical, special, and local agents.....	128,407 92	
paid for medical examiner's fees.....	41,091 18	



Bonds:

	Par Value.	Market Value.	
Lincoln City, Neb., coupon.....	\$40,000 00	\$41,800 00	
Nebraska City, Neb., coupon refunding.....	100,000 00	102,000 00	
Hastings, Neb., coupon.....	100,000 00	98,000 00	
Commercial Club of City of Ft. Worth, Tex., coupon.....	20,000 00	20,800 00	
City of Beatrice, Neb., coupon.....	90,000 00	88,200 00	
Union Stock Yard Co. of Sioux City, Iowa, coupon.....	90,000 00	92,700 00	
Amestown, N. Y., Water Supply Co., coupon.....	150,000 00	154,500 00	
Amestown, N. Y., Gas Co., coupon.....	45,000 00	45,900 00	
Judson River Water Power & Paper Co., coupon, gold.....	50,000 00	50,000 00	
Phillipps, O., Gas & Water Co., coupon.....	88,500 00	88,500 00	
Hamilton & Rossville, O., Hydraulic Co., coupon.....	50,005 00	50,000 00	
Louisville, Ky., Water Co., coupon.....	100,000 00	110,000 00	
St. Jo., Mo., Water Co., coupon, gold.....	100,000 00	110,000 00	
Opplin, Mo., Water Co., coupon.....	75,000 00	78,750 00	
Hot Springs, Ark., Water Co., coupon.....	100,000 00	100,000 00	
Burlington, Ia., Water Co., coupon.....	75,000 00	79,500 00	
Austin, Texas, Water Co., coupon, gold.....	180,000 00	148,000 00	
Freeport, Ill., Water Co., coupon, gold.....	109,000 00	112,270 00	
Dutchinson, Kas., Water, Light & Telephone Co., cp., gold.....	75,000 00	75,000 00	
National Water Wks Co. of N. Y., cons'd gold, coupon.....	75,000 00	67,500 00	
Moenville, Mo., Water Co., coupon.....	100,000 00	105,000 00	
Wichita, Kas., Water & Electric Light Co., coupon.....	50,000 00	49,000 00	
National Water Works Investment Co., coupon.....	67,000 00	68,340 00	
Sioux City, Iowa, water works extension.....	100,000 00	95,000 00	
City of Fernandina, Fla., water works, coupon.....	55,000 00	56,100 00	
Champaign & Urbana, Ills, Water & Electric Light Co., coup.....	40,000 00	40,000 00	
United Security Life Ins. & Trust Co. of Pa., reg'd col. trust.....	100,000 00	98,000 00	
Duquesne Club, Pittsburgh, Pa., coupon.....	50,000 00	49,500 00	
	110,000 00	111,100 00	
<b>Banks:</b>			
Delaware Mutual Safety Insurance Co., Phila.....	6,250 00	13,250 00	
Western National Bank, Phila.....	5,000 00	10,900 00	
Bank of North America, ".....	7,800 00	26,800 00	
Merchants National Bank, ".....	2,000 00	5,100 00	
<b>Totals (carried out at cost value).....</b>	<b>\$6,475,550 00</b>	<b>\$6,622,148 00</b>	<b>\$6,260,161 15</b>

Cash in company's office \$1,375.74; cash deposited in bank \$151,500.00;	
Total cash.....	152,875 74
Accounts receivable \$57,217.79; agents' ledger balances \$5,137.07; total.....	62,354 86
undry accounts.....	18,229 70
<b>Total net or ledger assets as per balance.....</b>	<b>\$14,298,397 14</b>

## OTHER ASSETS.

Interest due \$7,610.48 and accrued \$70,486.47 on bonds and mortgages.....	\$78,046 95
Interest due \$17,801.17 and accrued \$10,766.96 on collateral loans.....	27,970 67
Accounts due \$2,189.63 and accrued \$2,831.07 on company's property or lease.....	4,470 70
Market value of bonds and stocks over cost.....	361,986 85
Unearned premiums due and unreported on policies in force December 31, 1889.....	\$238,317 26
Unearned deferred premiums on policies in force December 31, 1889.....	270,690 14
<b>Total.....</b>	<b>\$504,007 40</b>
Deduct the loading on above gross amount.....	100,801 58
<b>Amount of uncollected and deferred premiums.....</b>	<b>403,205 82</b>
<b>Total of other assets.....</b>	<b>875,680 99</b>
<b>Total assets.....</b>	<b>\$15,174,078 13</b>
Deduct items not admitted.....	80,584 56
<b>Total admitted assets.....</b>	<b>\$15,093,493 57</b>

## Items not Admitted.

undry accounts.....	\$18,229 70
Accounts' balances.....	5,137 07
Accounts receivable.....	57,217 79
<b>Total items not admitted.....</b>	<b>\$80,584 56</b>

10 per cent deducted by the company.

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December 1889, computed by the Pennsylvania Insurance Department according to <i>The American Experience Table of Mortality</i> , with 4 1-2 per cent interest.....	\$11,937,318 00
Claims for death losses, and matured endowments in process of adjustment, or adjusted and not due.....	115,125 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders being on unreported premiums.....	44,768 08
Premiums paid in advance.....	7,836 95
Outstanding scrip.....	8,680 00
Amount of any other liability of the company, viz.: Life rate endowment fund and accumulations on special forms of policies.....	384,301 81
Total liabilities.....	<u>\$12,498,029 84</u>

Surplus as regards policy-holders, \$2,595,463.73, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.	Total Amount.
In force at end of previous year.....	\$48,915,338	\$17,780,430	\$1,495,955	\$231,169	\$68,422,892
New policies.....	11,351,435	5,782,412	840,150	-----	17,473,997
Old revived.....	112,668	128,557	562,900	964	805,109
Old increased.....	26,660	41,500	7,000	429	75,619
Added by dividends.....	-----	-----	-----	68,275	68,275
Totals.....	<u>\$60,406,131</u>	<u>\$23,682,899</u>	<u>\$2,406,005</u>	<u>\$296,857</u>	<u>\$86,790,892</u>
<i>Ceased to be in force.</i>					
By death.....	\$752,709	\$146,701	\$9,000	\$2,255	\$910,665
By expiry.....	-----	-----	210,250	-----	210,250
By maturity.....	-----	180,097	-----	201	180,298
By surrender.....	520,232	266,650	194,675	6,814	988,371
By lapse.....	2,248,550	872,000	116,026	1,466	3,238,042
By change and decrease.....	177,466	72,176	42,984	-----	292,576
Not taken.....	1,167,300	718,500	15,300	-----	1,901,100
Totals.....	<u>\$4,866,257</u>	<u>\$2,256,124</u>	<u>\$588,185</u>	<u>\$10,736</u>	<u>\$7,721,302</u>
Amount in force at end of the year.....	<u>55,539,874</u>	<u>21,426,785</u>	<u>1,817,820</u>	<u>285,121</u>	<u>79,089,579</u>
Reinsured.....	-----	-----	-----	-----	<u>167,160</u>

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
Policies in force December 31, 1888.....	1,177	\$2,331,750
Policies issued during year.....	276	594,200
Total.....	<u>1,453</u>	<u>\$2,925,950</u>
Deduct ceased to be in force.....	168	1,294,250
In force December 31, 1889.....	<u>1,285</u>	<u>\$2,631,700</u>
Losses and claims paid during the year.....	10	14,450
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions cash \$99,990.34, notes or credits \$571.39, total.....	-----	<u>\$100,561 73</u>



## PHENIX MUTUAL LIFE INSURANCE COMPANY.

CONNECTICUT.

(Incorporated May 1851; commenced business May, 1851.)

HOME OFFICE, HARTFORD.

NATHAN B. BUNCE, *President.* - - - - - CHARLES H. LAWRENCE, *Secretary.*

Attorney for Michigan, WILLIAM B. WESSON, of Detroit.

## CAPITAL.

Capital stock paid..... \$1,050

Balance of net or ledger assets December 31, 1888.....	\$10,317,529 29
Decrease of capital during 1889 by purchase of 1,979 shares by policy-holders under authority of the legislature and paid for out of assets.....	507,584 34
	<b>\$9,809,994 95</b>

## INCOME DURING 1889.

Amount (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$39,186 80
Amount (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	611,590 29
Total.....	\$650,777 09
Deduct amount of premiums paid to other companies for re-insurance on policies in this company.....	2,077 92
Total premium income.....	\$648,699 17
Amount received for interest upon mortgage loans.....	436,327 01
Amount received for interest on bonds owned, and dividends on stock.....	53,876 80
Amount received for interest on premium notes, loans, or liens.....	52,285 62
Amount received for interest on other debts due the company.....	21,414 21
Amount received for rents for use of company's property.....	54,624 40
Amount received as discount on claims paid in advance.....	1,920 12
Total income during the year.....	<b>1,269,147 33</b>
Total.....	<b>\$11,079,142 28</b>

## DISBURSEMENTS DURING 1889.

Amount paid for losses and additions.....	\$577,412 06
Amount paid for premium notes, loans, or liens used in payment of the same..	49,069 87
Amount paid for matured endowments and additions.....	259,255 40
Amount paid for premium notes, loans, or liens used in payment of same.....	14,582 60
Total amount actually paid for losses and matured endowments.....	\$900,309 93
Amount paid for surrendered policies.....	97,423 81
Amount paid for premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....	22,088 85
Amount paid for surrender values, including reconverted additions applied in payment of premiums.....	7,892 42
Amount paid for dividends paid to policy-holders, and applied in payment of premiums.....	118,692 41
Amount paid for premium notes, loans, or liens used in payment of dividends to policy-holders.....	884 82
(Total paid policy-holders.....	\$1,147,242 24)
Amount paid stock-holders for interest or dividends.....	12,000 00
Amount paid for commissions to agents.....	46,852 70
Amount paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	33,151 94
Amount paid for medical examiners' fees.....	3,519 00
Amount paid for salaries, and other compensation of officers and other office employees.....	43,743 32
Amount paid for State and local taxes in State where organized, \$24,874.42; taxes, licenses, fines, and fees in other States, \$4,319.49.....	29,193 91
Amount paid for rent.....	9,508 17
Amount paid for furniture and fixtures, and safes for home and agency offices.....	848 67



Cash paid for advertising.....	\$6,534 77
Cash paid for the following items, viz.: Books, blanks, and stationery, \$3,201.24; exchange, \$746.30; postage, \$3,284.10; legal expenses, \$21,410.00; sundry expenses, \$5,679.63.....	34,322 17
Balance profit and loss account.....	32,177 85
(Total expenses of management.....	\$289,852 50)

Total disbursements during the year..... \$1,399,094 74

Balance Dec. 31, 1889..... \$9,680,047 54

Invested in the following :

#### ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$1,227,832 57
Loans secured by mortgages of real estate, first liens.....	6,549,467 70
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	883,158 52

#### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost Value.	Market Value.
U. S. registered.....	\$104,410 00	\$105,000 00
U. S. registered.....	25,000 00	21,598 75
U. S. coupon.....	8,221 25	8,221 25
Erie, 1st cons., mortgage.....	120,838 75	127,000 00
Chicago, Milwaukee & St. Paul, 1st mt'ge 6's, So. Minn. div.....	50,875 00	57,875 00
Vermont Valley R. R. Co.....	108,750 00	110,000 00
Hartford & Conn., Western R. R. Co.'s.....	26,000 00	26,000 00
Mattoon City, Illinois.....	9,840 00	10,000 00
Valley Falls township, Kansas.....	14,885 00	23,000 00
Niagara Falls Park debenture, guar'd by Province of Ont.....	103,747 80	103,747 80
Nodaway county, Missouri, court house and jail.....	18,560 00	18,560 00
City of Blair, Washington county, Neb., court house.....	5,075 00	5,075 00
Independent school district, Clarinda, Iowa, refunding.....	8,022 50	8,022 50
Chariton, Iowa, refunding.....	1,010 00	1,010 00
Bedford, Iowa, refunding.....	3,080 00	3,080 00
Leon, Iowa, refunding.....	3,080 00	3,080 00
Essex, Iowa, refunding.....	4,141 00	4,141 00
Harlan, Iowa, refunding.....	1,515 00	1,515 00
Indianola, Iowa, refunding.....	7,106 00	7,106 00
Eldora, Iowa, refunding.....	1,020 00	1,020 00
Sidney, Iowa, refunding.....	1,587 50	1,587 50
Shenandoah, Iowa, refunding.....	2,040 00	2,040 00
Sioux City, Iowa.....	34,825 00	34,825 00
Superior, Neb., school district.....	12,600 00	12,600 00
Syracuse, Neb., school district No. 27.....	10,350 00	10,350 00
Stanbury, Mo., school district.....	11,055 00	11,055 00
Maryville, Mo., school district.....	12,420 00	12,420 00
Trenton, Mo., school district.....	19,800 00	19,800 00
Gault, Mo., school district.....	785 00	785 00
Bolckow, Mo., school district.....	419 40	419 40
Rockport, Mo., school district.....	6,090 00	6,090 00
Barnard, Mo., school district.....	3,015 00	3,015 00
Eaton, Mo., school district.....	2,512 50	2,512 50
Stocks:		
Charter Oak National Bank, Hartford.....	19,862 00	21,000 00
First National Bank, Hartford.....	22,235 00	21,800 00
Zetna.....	3,500 00	3,850 00
Mercantile National Bank, Hartford.....	6,850 00	8,500 00
American.....	36,888 00	48,200 00
Farmers and Mechanics' National Bank, Hartford.....	4,080 00	3,989 00
Phoenix National Bank, Hartford.....	26,000 00	26,200 00
National Exchange Bank, Hartford.....	18,900 00	19,200 00
Toledo National Bank, Toledo.....	9,980 00	9,980 00
United States Bank, Hartford.....	5,000 00	12,750 00
Hartford City Gas-Light Company.....	7,350 00	7,382 00
Security Company, Hartford.....	10,000 00	12,500 00
New York, New Haven & Hartford R. R. Co.....	8,020 00	9,680 00

Totals (carried out at cost value)..... \$908,480 50 \$971,786 50

903,430 50

Cash in company's office, \$672.33; cash deposited in bank, \$115,485.92;  
total cash..... 116,158 25

Total net or ledger assets as per balance..... \$9,680,047 54

#### OTHER ASSETS.

Interest due and accrued on bonds and mortgages.....	\$175,125 24
Interest due and accrued on premium notes, loans or liens.....	11,811 82
Market value of bonds and stocks over cost.....	68,306 00

Premiums due and unreported on policies in force December 31, 1889.....	\$48,978 75
Deferred premiums on policies in force Dec. 31, 1889.....	35,949 08
Total.....	\$84,927 83
Deduct the loading on above gross amount.....	16,985 56
Amount of uncollected and deferred premiums.....	\$67,942 27
Value of other assets.....	\$322,695 33
Total admitted assets.....	\$10,002,742 87

## LIABILITIES.

Present value of all the outstanding policies in force on the 31st day December, 1889, computed by the Connecticut Insurance Department, according to <i>The American Experience Table of Mortality, with 4-1-2 per cent interest</i> .....	\$8,823,570
Net value of risks of this company re-insured in other solvent companies.....	9,628
Net re-insurance reserve.....	\$8,813,942 00
Reserves for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	44,287 00
Amount of any other liability of the company, viz.: Premiums paid in advance, \$3,829.34; reserve for balance of stock, \$5,385.66; possible depreciation of real estate and mortgages, \$80,686.31.....	89,901 31
Total liabilities (except capital stock).....	\$8,948,130 31
plus as regards policy-holders, \$1,054,612.56, on the basis of admitted assets.	

TABLE OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.	Total Am't.
Force at end of previous year.....	\$16,877,129	\$7,806,721	\$32,950	\$156,496	\$24,872,295
Policies.....	100,240	1,291,606			1,881,846
Revived.....	26,678	19,350			46,028
Issued by dividends.....				21,314	21,314
Totals.....	\$17,004,042	\$9,106,677	\$32,950	\$177,809	\$26,321,478
Ceased to be in force.					
Death.....	\$464,349	\$91,805		\$511	\$556,665
Maturity.....		268,593		6,886	275,488
Surrender.....	164,719	148,211		4,169	317,099
Reserve.....	33,990	585,250		1,391	570,621
Change and decrease.....	148,578	66,500		852	215,930
Policy.....			\$8,750		8,750
Taken.....	6,161	420,300			426,461
Totals.....	\$812,797	\$1,530,659	\$8,750	\$13,808	\$2,365,014
Amount in force at end of the year.....	\$16,191,245	\$7,576,018	\$24,200	\$164,001	\$23,895,464
Uninsured.....					87,798

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
Policies in force December 31, 1888.....	539	\$690,269
Policies issued during the year.....	34	30,277
Total.....	578	\$720,546
Policies ceased to be in force.....	96	127,936
Policies in force December 31, 1889.....	487	\$592,610
Dividends and claims paid during the year.....	8	15,492
Dividends collected or secured in Michigan without any deduction for losses, dividends, or commissions; cash, \$11,683.77; dividends, \$2,599.14; total.....		\$14,082 91

per cent deducted by the company.

# PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

## NEW YORK.

Incorporated February 23, 1875; commenced business August 10, 1875.

HOME OFFICE, No. 120, BROADWAY, NEW YORK CITY.

SHEPPARD HOMANS, *President.* - - - - - WILLIAM E. STEVENS, *Secretary.*

Attorney for Michigan, PERRIN V. FOX, of Grand Rapids.

### CAPITAL.

Capital stock paid .....	\$100,000
Balance of net or ledger assets December 31, 1888 .....	\$541,222 55

### INCOME DURING 1889.

Cash received for premiums, without deductions for commissions or other expenses, for first year's insurance .....	\$278,241 71
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance .....	704,658 61
Premiums paid by dividends .....	872,148 61
Total .....	\$1,855,041 93
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company .....	11,411 62
Total premium income .....	\$1,843,630 31
Cash received for interest upon mortgage loans .....	5,970 08
Cash received for interest on bonds owned, and dividends on stock .....	9,775 82
Cash received for interest on collateral loans .....	892 80
Cash received for interest on deposits in trust companies .....	545 96
Total income during the year .....	1,360,814 47
Total .....	\$1,902,037 02

### DISBURSEMENTS DURING 1889.

Cash paid for losses and additions .....	\$565,108 78
Deduct amount received from other companies for losses or claims on policies of this company re-insured .....	15,000 00
Total amount actually paid for losses and matured endowments .....	\$550,108 78
Cash paid to annuitants .....	100 00
Cash paid for surrendered policies .....	2,072 52
Cash dividends paid to policy-holders, same applied in payment of premiums .....	872,469 64
(Total paid policy-holders .....	\$924,745 94)
Cash paid for commissions to agents .....	152,171 78
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents .....	24,518 13
Cash paid for medical examiners' fees .....	17,334 60
Cash paid for salaries, and other compensation of officers and other office employees .....	41,298 85
Cash paid for State and local taxes in State where organized, \$26.00; taxes, licenses, fines, and fees in other States, \$14,923.83 .....	14,949 83
Cash paid for rent .....	17,508 96
Cash paid for commuting commissions .....	34,708 12
Cash advanced to agents to be repaid out of future salaries or commissions .....	22,200 80
Cash paid for furniture and fixtures, and safes for home and agency offices .....	2,284 21
Cash paid for advertising .....	20,121 80
Cash paid for the following items, viz.: Stationery, postage, \$10,326 71; postage and telegrams, \$5,524.14; legal expenses, \$1,264.46; attendance fees, \$2,095.00; other expenses, \$2,930.49 .....	22,140 80
(Total expenses of management .....	\$369,811 87)
Total disbursements during the year .....	1,294,557 81
Balance December 31, 1889 .....	\$607,479 21

ted in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

estate unincumbered, cost value .....	\$35,449 32
as secured by mortgages of real estate, first liens .....	125,800 00
as secured by stocks, bonds and other securities held as collaterals, the market value of which is \$33,670.00 .....	27,500 00
as made in cash to policy-holders on this company's policies .....	3,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
hison Jewell Co. & Western R. R. ....	\$15,190 00	\$15,360 00
edo & Ohio Central R. R. ....	7,720 00	8,420 00
ex Passenger R. R. ....	11,212 50	11,400 00
cinnati, Sandusky & Cleveland R. R. ....	5,075 00	5,075 00
lewood (N. J.) school district No. 7. ....	14,445 67	14,445 67
ttle, L. Shore & Eastern R. R. ....	9,750 00	9,900 00
bec government .....	14,562 50	14,985 00
ver & Rio Grande R. R. ....	23,150 00	23,400 00
Worth & Denver City R. R. ....	9,250 00	10,350 00
y York, Chicago & St. Louis R. R. ....	18,287 50	18,900 00
adelphia & Reading R. R. ....	9,275 00	8,900 00
ntreal .....	43,357 50	43,357 50
edo, Ann Arbor & Lake Michigan R. R. ....	18,500 00	20,800 00
oklyn city .....	107,875 00	107,875 00
hmond City .....	10,100 00	10,100 00
thwestern Tel. Co's .....	15,900 00	15,900 00
on (Ga.) Savings Bank .....	980 00	980 00
totals (carried out at cost value) .....	\$334,630 67	\$339,947 17

334,630 67

in company's office, \$1,138.32; cash deposited in bank, \$68,966.79; al cash .....	70,105 11
ats' ledger balances .....	10,494 11
Total net or ledger assets as per balance .....	\$607,479 21

## OTHER ASSETS.

est due, \$625.00, and accrued, \$624.44, on bonds and mortgages .....	\$1,549 44
est due, \$1,150.00, and accrued, \$5,451.38, on bonds and stocks .....	6,601 38
est accrued on collateral loans .....	334 59
et value of bonds and stocks over cost .....	5,317 50
premiums due and unreported on policies in force Dec. ....	\$27,079 56
deferred premiums on policies in force Dec. 31, 1889 .....	90,875 12
total .....	\$117,954 68
uct the loading on above gross amount .....	23,590 94
amount of uncollected and deferred premiums .....	94,363 74
l of other assets .....	108,166 65
Total assets .....	\$715,645 86
uct items not admitted .....	10,494 11
Total admitted assets .....	\$705,151 75

## Items not Admitted.

es' balances .....	\$10,494 11
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## LIABILITIES.

resent value of all the outstanding policies in force on the 31st day of ember, 1889, computed by the New York Insurance Department, ording to <i>The American Experience Table of Mortality</i> , with 4 1-2 per interest .....	\$243,146 00
per cent deducted by the company. ....	

Claims for death losses in process of adjustment, or adjusted and not due \$89,000 00  
 Claims for death losses, and other policy claims resisted by the company... 11,409 13

Total policy claims..... \$80,409 13

Total liabilities (except capital stock)..... \$323,555 13

Surplus as regards policy-holders, \$381,596.63, on the basis of admitted assets.

**EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.**

	Whole Life.	Endowment.	All Others.	Total Amount.
In force at end of previous year.....	\$53,886	\$101,750	\$50,856,050	\$51,012,286
New policies.....	23,000	51,500	19,068,697	19,137,197
Old revived.....			28,000	28,000
Old increased.....			7,000	7,000
Totals.....	\$75,886	\$153,250	\$69,955,347	\$70,184,438
<i>Ceased to be in force.</i>				
By death.....	\$250		\$621,975	\$622,125
By expiry.....			7,236,500	7,236,500
By surrender.....	1,500	\$16,000	500	18,000
By lapse.....	2,550	10,100		12,650
By change and decrease.....			182,000	182,000
Not taken.....		5,000	1,154,000	1,159,000
Totals.....	\$4,800	\$31,100	\$9,194,875	\$9,230,275
Amount in force at end of year.....	\$71,586	\$122,150	\$60,760,472	\$60,954,208
Re-insured.....				1,134,500

**BUSINESS IN MICHIGAN DURING 1889.**

	No.	Amount.
Policies in force Dec. 31, 1888.....	305	\$1,417,500
Policies issued during year.....	87	302,000
Total.....	392	\$1,719,500
Deduct ceased to be in force.....	58	239,000
In force Dec. 31, 1889.....	334	\$1,480,500
Losses and claims paid during the year.....	1	8,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$25,845 14

**PRUDENTIAL INSURANCE COMPANY, OF AMERICA.**

**NEW JERSEY.**

(Incorporated April 8, 1873; commenced business January 1, 1876.)

HOME OFFICE, Nos. 878 & 880 BROAD ST., NEWARK.

JOHN T. DRYDEN, *President.* - - - - - EDWARD S. JOHNSON, *Secretary.*

Attorney for Michigan, JOHN NAYLOR, of Detroit.

**CAPITAL.**

Capital stock paid.....\$418,600

Balance of net or ledger assets December 31, 1888..... \$2,783,067 39

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$4,444,815 11	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....		
Deduct amount of premiums paid to other companies for re-insurance on policies in this company.....		1,982 09
Total premium income.....		\$4,442,833 02
Cash received for interest upon mortgage loans.....		133,088 61
Cash received for interest on bonds owned.....		7,500 00
Cash received for interest on bank balances.....		750 04
Cash received for rents for use of company's property.....		16,811 87
Cash received for profits on bonds or stocks, <i>actually sold</i> .....		815 00
Total income during the year.....		\$4,601,298 04
Total.....		\$7,384,365 43

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$1,832,856 17	
Deduct amount received from other companies for losses or claims on policies of this company.....	5,000 00	
Total amount actually paid for losses.....		\$1,827,856 17
Cash paid for surrendered policies.....		3,467 07
(Total paid policy-holders.....)	\$1,331,328 24)	
Cash paid stock-holders for interest or dividends.....		41,860 00
Cash paid for commissions to agents.....		1,168,568 60
Cash paid for salaries and traveling expenses of superintendents, asst. superintendents and inspectors.....		609,276 60
Cash paid for medical examiners' fees.....		84,674 45
Cash paid for salaries, and other compensation of officers and other office employees.....		166,759 78
Cash paid for State and local taxes in State where organized, \$14,601.25; taxes, licenses, fines, and fees in other States, \$46,536.21.....		60,997 46
Cash paid for rent.....		4,819 00
Cash paid for furniture and fixtures, and safes for home and agency offices.....		6,835 19
Cash paid for advertising.....		40,913 96
Cash paid for the following items, viz.: Stationery \$25,976.92; real estate expenses (except taxes) \$4,536.64; all incidental expenses \$43,886.39.....		74,399 95
(Total expenses of management.....)	\$2,216,104 99)	
Total disbursements during the year.....		3,589,288 23
Balance December 31, 1889.....		\$3,795,077 20

Invested in the following :

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, <i>cost value</i> .....	\$363,022 31
Loans secured by mortgages of real estate, first liens.....	2,873,708 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	293 12

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Cost Value.</i>	<i>Market Value.</i>
United States bonds.....	\$372,062 50	\$380,250 00
Chicago, Burlington & Quincy R. R. bonds.....	180,125 00	180,000 00
Totals (carried out at <i>cost value</i> ).....	\$502,187 50	\$510,250 00
		502,187 50
Cash in company's office \$11,508.17; cash deposited in bank, \$44,358.10; total cash.....		55,866 27
Total net or ledger assets as per balance.....		\$3,795,077 20

## OTHER ASSETS.

Interest due, \$6,661.94, and accrued, \$19,709.36 on bonds and mortgages.....	\$26,371 80
Interest due and accrued on bonds and stocks.....	1,000 00
Interest due and accrued on bank balances.....	127 14
Interest due and accrued on premium notes, loans or liens.....	3 08
Rents due and accrued, on company's property or lease.....	1,375 67

Market value of bonds and stocks over cost.....		\$8,062 50
†Gross premiums due and unreported on policies in force December 31, 1889.....	\$480 19	
Gross deferred premiums on policies in force Dec. 31, 1889.....	22,948 88	
‡Total.....	\$28,424 02	
*Deduct the loading on above gross amount.....	4,684 80	
Net amount of uncollected and deferred premiums.....		18,739 22
Furniture, fixtures, and safe \$41,637.04; stationery \$10,779.49.....		52,416 53
Total of other assets.....		\$108,095 39
Total assets.....		\$3,903,172 59
Deduct items not admitted.....		52,416 53
Total admitted assets.....		\$3,850,756 06

## Items not Admitted.

Furniture, fixtures, and safe.....	\$41,637 04
Supplies, printed matter and stationery.....	10,779 49
Total items not admitted.....	\$52,416 53

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the New Jersey Insurance Department, according to <i>The American Experience Table of Mortality, with 4-1-2 per cent interest</i> .....	\$2,518,510 00
Total liabilities (except capital stock).....	\$2,518,510 00
Surplus as regards policy-holders, \$1,332,246 06, on the basis of admitted assets.	

## EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Am't.
In force at end of previous year.....	\$98,825,081	\$174,700	\$162,002	\$99,061,783
New policies.....	68,998,018	239,350	272,849	69,510,217
Old revived.....	3,472,017	3,000		3,475,017
Old increased.....	2,158,612			2,158,612
Paid up additions.....	1,549			1,549
Totals.....	\$167,955,277	\$417,050	\$434,851	\$168,807,178
Ceased to be in force.				
By death.....	\$1,507,081	\$14,000	\$1,000	\$1,522,081
By expiry.....			16,900	16,900
By surrender.....	9,500	3,000		12,500
By lapse.....	47,831,811	34,500	37,575	47,903,886
By change and decrease.....	41,000	3,000	18,406	62,406
Not taken.....	55,000	34,000	14,128	103,128
Totals.....	\$48,944,392	\$88,500	\$68,009	\$49,120,901
Amount in force at end of the year.....	\$119,010,885	\$328,550	\$346,842	\$119,686,277
Reinsured.....	18,000		68,686	81,686

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
Policies in force Dec. 31, 1888.....	2,864	\$253,208 00
Policies issued during the year.....	9,868	917,045 00
Total.....	12,732	\$1,170,248 00
Deduct ceased to be in force.....	7,087	660,106 00
In force Dec. 31, 1889.....	5,165	\$530,082 00
Losses and claims paid during the year.....	32	1,899 50
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$13,461 49

† Premiums of industrial branch not included.

‡ Does not include Industrial premiums \$49,026.01.

\* 20 per cent deducted by the company.



## STATE MUTUAL LIFE ASSURANCE COMPANY.

## MASSACHUSETTS.

(Incorporated March, 1844; commenced business June, 1845.)

HOME OFFICE, No. 240, MAIN ST., WORCESTER.

A. G. BULLOCK, *President.* - - - - - H. M. WITTER, *Secretary.*

Attorney for Michigan, ALONZO E. BRADLEY, of Detroit.

## PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888 ..... \$4,804,614 08

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$261,899 65	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	941,822 89	
Total.....	\$1,203,722 04	
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less \$224.19 dividends thereon.....	1,661 96	
Total premium income.....		\$1,201,560 08
Cash received for interest upon mortgage loans.....		42,978 00
Cash received for interest on bonds owned, and dividends on stock.....		158,472 00
Cash received for interest on premium notes, loans, or liens.....		19,128 40
Cash received for interest on other debts due the company.....		22,890 23
Cash received for rents for use of company's property.....		4,257 65
Cash received for profits on bonds, or stocks, <i>actually sold</i> .....		605 10

Total income during the year..... 1,444,387 46

Total..... \$6,249,001 54

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$282,008 46	
Cash paid for matured endowments and additions.....	54,900 00	
Total amount actually paid for losses and matured endowments.....		\$336,908 46
Cash paid for surrendered policies.....		86,009 74
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....		11,584 80
Cash dividends paid to policy-holders, same applied in payment of premiums.....		158,428 85
(Total paid policy-holders.....)	\$592,926 85)	
Cash paid for commissions to agents.....		150,051 80
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....		42,944 90
Cash paid for medical examiners' fees.....		10,056 50
Cash paid for salaries, and other compensation of officers and other office employees.....		22,150 00
Cash paid for State and local taxes in State where organized \$6,770.57; taxes, licenses, fines, and fees in other States, \$9,913.01.....		16,683 58
Cash paid for advertising and all other incidental expenses.....		18,558 61
(Total expenses of management.....)	\$255,445 59)	

Total disbursements during the year..... 848,372 24

Balance December 31, 1889..... \$5,400,629 30

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$386,000 00
Loans secured by mortgages of real estate, first liens.....	976,659 00
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$285,341.....	208,000 00
Loans made in cash to policy-holders on this company's policies.....	294,486 00
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	124,869 38

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
United States bonds.....	\$186,000 00	\$186,000 00
Railroad Bonds:		
Worcester & Nashua.....	61,500 00	61,800 00
Fitchburg.....	54,000 00	53,500 00
".....	12,125 00	11,400 00
Boston, Clinton, Fitchburg & New Bedford.....	33,000 00	33,300 00
New York, Lackawanna & Western.....	46,333 75	52,000 00
".....	26,987 50	27,000 00
Chicago & Northwestern.....	26,972 50	24,000 00
".....	17,155 00	18,300 00
".....	25,300 00	25,000 00
".....	30,000 00	33,600 00
Michigan Central.....	25,000 00	27,000 00
".....	110,000 00	116,000 00
".....	10,300 00	10,200 00
New York Central & Hudson River.....	21,075 00	20,600 00
".....	32,325 00	33,000 00
Chicago, Burlington & Quincy.....	28,400 00	28,200 00
New York & New England.....	10,662 50	12,000 00
Chicago, Milwaukee & St. Paul.....	29,750 00	30,000 00
Evansville, Terre Haute & Chicago.....	10,250 00	10,700 00
Pittsburg, Cleveland & Toledo.....	21,200 00	22,000 00
Chicago & Eastern Ill.....	49,710 00	57,500 00
Boston, Barre & Gardner.....	6,000 00	6,300 00
".....	10,000 00	10,200 00
".....	15,500 00	16,120 00
Strawn and Indiana State Line.....	25,000 00	25,000 00
Central Pacific.....	30,000 00	33,600 00
Burlington & Missouri River.....	18,600 00	19,000 00
Cleveland, Columbus, Cin. & Ind.....	19,900 00	22,500 00
Baltimore & Ohio.....	50,000 00	53,000 00
St. Paul, Minn. & Manitoba.....	33,000 00	34,200 00
".....	24,625 00	25,000 00
Lake Erie & Western.....	51,500 00	54,000 00
Housatonic.....	77,750 00	78,000 00
Long Island City & Flushing.....	50,000 00	52,000 00
Atlantic Avenue.....	15,875 00	15,900 00
Third Avenue.....	53,750 00	55,000 00
Chicago, Rock Island & Pacific.....	40,000 00	41,800 00
Terre Haute & Indianapolis.....	25,000 00	27,000 00
Chicago & Western Indiana.....	27,500 00	28,750 00
Kings County Elevated R'y Co.....	25,000 00	26,250 00
Milwaukee City R. R. Co.....	25,000 00	56,250 00
Grand Avenue R. R. Co.....	24,125 00	23,900 00
Chicago, St. Paul, Minn. & Omaha.....	57,500 00	58,500 00
Wabash R. R. Co.....	50,000 00	51,000 00
Fulton Elevated R. R. Co.....	25,000 00	25,000 00
Cities and Towns, Bonds:		
Portland, Me.....	19,000 00	24,000 00
Northampton, Mass.....	23,500 00	25,000 00
Meriden, Conn.....	10,000 00	10,500 00
Bangor, Me.....	26,375 00	30,000 00
Lawrence, Mass.....	53,000 00	59,000 00
Newton, Mass.....	26,750 00	25,500 00
Newburyport, Mass.....	6,300 00	6,000 00
Lowell, Mass.....	10,500 00	10,000 00
Lowell, Mass.....	52,000 00	52,000 00
Worcester, Mass.....	86,600 00	84,800 00
Holyoke, Mass.....	11,200 00	10,000 00
Providence, R. I.....	25,875 00	26,000 00
Boston, Mass.....	25,125 00	26,000 00
Boston, Mass.....	50,000 00	52,000 00
Lynn, Mass.....	10,500 00	10,000 00
Clinton, Mass.....	41,400 00	41,200 00
Beverly, Mass.....	51,375 00	52,000 00
St. Paul, Minn.....	50,500 00	51,000 00
Cincinnati, Ohio.....	9,840 00	9,840 00
Minneapolis, Minn.....	41,922 50	43,480 00
St. Louis, Mo.....	21,450 00	21,400 00
Toledo, Ohio.....	30,825 00	31,500 00
Omaha, Neb.....	30,875 00	31,900 00
Nashville, Tenn.....	10,000 00	10,500 00

*Cities and Towns, Bonds:**Cost Value. Market Value.*

Holyoke R. R. Co.....	\$3,000 00	\$3,000 00
Quincy Water Co., Mass.....	20,000 00	20,000 00
Montclair school bonds.....	6,500 00	6,500 00

*Railroad Stocks:*

Providence & Worcester.....	66,898 50	112,630 00
Chicago & Northwestern.....	14,012 50	14,100 00
Morris & Essex.....	25,450 00	28,000 00
Chicago, Rock Island & Pacific.....	35,085 00	29,400 00
Boston & Albany.....	86,851 50	105,000 00
Old Colony.....	49,874 25	51,000 00
Boston & Maine.....	45,716 25	50,000 00
Chicago, Burlington & Quincy.....	13,463 50	11,860 00
Illinois Central.....	34,188 84	31,590 00
Chicago & Alton.....	27,900 00	26,000 00
Norwich & Worcester.....	68,287 75	69,000 00
New York, New Haven & Hartford.....	33,705 50	48,350 00
New London & Northern.....	18,000 00	19,500 00

*Other Stocks:*

State Safe Deposit Co.....	4,500 00	4,500 00
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*Bank Stocks:*

Central, Worcester.....	2,500 00	3,500 00
First, Boston.....	5,000 00	11,500 00
City, Worcester.....	4,000 00	5,000 00
Third, Springfield.....	10,000 00	17,500 00
Hide & Leather, Boston.....	11,575 00	12,890 00
Shawmut, Boston.....	6,725 00	8,875 00
Atlantic, Boston.....	18,898 75	20,250 00
Eliot, Boston.....	4,075 50	5,000 00
Quinsigamond, Worcester.....	10,000 00	11,000 00
Howard, Boston.....	9,381 50	10,500 00
Leicester.....	2,650 00	3,125 00
Continental, Boston.....	10,012 50	12,000 00
Republic, Boston.....	7,562 50	10,500 00
Webster, Boston.....	5,275 00	5,450 00
Redemption, Boston.....	15,985 00	15,180 00
Tremont, Boston.....	13,300 00	11,000 00
Worcester.....	8,539 50	8,620 00
Millbury.....	5,000 00	5,500 00
Wachusett, Fitchburg.....	2,500 00	5,000 00
Revere, Boston.....	6,736 25	8,710 00
Adams, North Adams.....	15,122 50	15,320 00

Totals (carried out at cost value).....	\$3,076,484 84	\$3,281,000 00	\$3,076,484 84
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Cash in company's office, \$17,165.28; cash deposited in banks, \$130,964.80;	
total cash.....	148,130 08
Loans to cities and towns.....	4,000 00
Loans to corporations.....	182,000 00

Total net or ledger assets as per balance.....	\$5,400,629 30
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**OTHER ASSETS.**

Interest accrued on bonds and mortgages.....	\$8,913 00
Interest accrued, on bonds and stocks.....	34,960 00
Interest accrued on collateral loans.....	4,638 40
Interest accrued on premium notes, loans or liens.....	4,708 60
Rents accrued on company's property or lease.....	800 00
Market value of bonds and stocks over cost.....	204,575 16

Total of other assets.....	258,575 16
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Total admitted assets.....	\$5,659,204 46
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**LIABILITIES.**

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Massachusetts Insurance Department, according to <i>The Actuaries Table of Mortality with 4 per cent interest</i> .....	\$4,887,485
Deduct net value of risks of this company re-insured in other solvent companies.....	6,715

Net re-insurance reserve.....	\$4,830,720 00
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Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	13,286 00
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Total liabilities.....	\$4,844,006 00
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Surplus as regards policy-holders, \$815,196.46, on the basis of admitted assets.

**EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.**

	<i>Whole Life.</i>	<i>Endowment.</i>	<i>Additions.</i>	<i>Total Am't.</i>
In force at end of previous year.....	\$9,228,754	\$17,345,129	\$196,302	\$26,665,185
New Policies.....	267,008	5,654,000		6,021,000
Old revived.....	1,896			1,896
Old increased.....	21,669			21,669
Added by dividends.....			50,183	50,183
<b>Totals.....</b>	<b>\$9,614,319</b>	<b>\$22,999,129</b>	<b>\$246,485</b>	<b>\$32,759,933</b>
<i>Ceased to be in force.</i>				
			\$10,080	\$10,080
By death.....	\$169,151	\$100,580		269,681
By maturity.....		54,840		54,840
By surrender.....	102,115	587,468		689,578
By lapse.....	67,000	581,000		648,000
By change and decrease.....	22,595	149,229		171,824
By expiry.....	88,500	28,000		61,500
Not taken.....	17,500	860,500		878,000
<b>Totals.....</b>	<b>\$416,861</b>	<b>\$1,856,562</b>	<b>\$10,080</b>	<b>\$2,283,503</b>
Amount in force at end of the year.....	\$9,197,458	\$21,042,567	\$236,405	\$30,476,430
Re-insured.....				78,000

**BUSINESS IN MICHIGAN DURING 1889.**

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1888.....	265	\$625,458
Policies issued during year.....	95	265,500
<b>Total.....</b>	<b>360</b>	<b>\$890,958</b>
Deduct ceased to be in force.....	27	66,298
<b>In force December 31, 1889.....</b>	<b>333</b>	<b>\$824,660</b>
Losses and claims paid during the year.....	2	3,000
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions; cash.....		\$29,019 62

**TRAVELERS' LIFE INSURANCE COMPANY.**

CONNECTICUT.

(Incorporated July 17, 1863; commenced business July 1866.)

HOME OFFICE, HARTFORD.

JAMES G. BATTERSON, *President.* - - - - - RODNEY DENNIS, *Secretary.*

Attorney for Michigan, JAMES W. THOMPSON, of Detroit.

No capital in Life Department.

Balance of net or ledger assets December 31, 1888 ..... \$8,947,177 32

**INCOME DURING 1889.**

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance ..... \$287,814 86

Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	\$1,057,202 43
Cash received for annuities.....	8,728 00
Total.....	\$1,853,245 29
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company.....	12,841 30
Total premium income.....	\$1,340,405 99
Cash received for interest upon mortgage loans.....	248,746 83
Cash received for interest on bonds owned, and dividends on stock.....	157,990 28
Cash received for interest on other debts due the company.....	17,401 99
Cash received for rents for use of company's property.....	29,100 41
Cash received as discount on claims paid in advance.....	6 00
Total income during the year.....	\$1,793,649 50
Total.....	\$10,740,826 82

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$360,792 97
Cash paid for matured endowments and additions.....	100,698 00
Total amount actually paid for losses and matured endowments.....	\$461,490 97
Cash paid to annuitants.....	950 00
Cash paid for surrendered policies.....	90,870 83
(Total paid policy-holders.....)	\$553,311 80)
Cash paid for commissions to agents.....	183,525 83
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	12,766 71
Cash paid for medical examiners' fees.....	13,093 05
Cash paid for salaries, and other compensation of officers and other office employees.....	64,880 20
Cash paid for State and local taxes in State where organized, taxes, licenses, fines, and fees in other states.....	13,925 20
Cash paid for rent.....	656 90
Cash paid for advertising.....	43,280 97
Cash paid for the following items, viz.: Books, blanks, stationery, express, legal, exchange, profit and loss, etc.....	88,440 40
(Total expenses of management.....)	\$365,465 26)
Total disbursements during the year.....	918,777 06
Balance, December 31, 1889.....	\$9,822,049 76

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$1,471,597 50
Loans secured by mortgages of real estate, first liens.....	3,344,721 68
Loans secured by stocks, bonds, and other securities held as collaterals, the market value of which is \$543,661.....	301,865 00
Loans made in cash to policy-holders on this company's policies.....	226,575 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost Value.	Market Value.
Georgia State.....	\$29,330 00	\$28,700 00
Province of Manitoba, Canada.....	79,443 47	80,942 40
Clark county, Dak., school district.....	5,952 00	6,200 00
Trail county, Dak.....	1,500 00	1,500 00
Riley county, Kan.....	48,000 00	48,000 00
Escambia county, Fla.....	9,360 00	9,270 00
Pendleton county, Ky., turnpike.....	21,200 00	21,200 00
Otter Tail county, Minn.....	45,500 00	50,000 00
Butler county, Neb.....	57,085 00	56,840 00
Laramie county, Wyo.....	50,000 00	50,000 00
Parkdale, Ont.....	11,785 00	12,200 00
Collingwood, Ont., school.....	8,500 00	9,010 00
Almonte, Ont.....	14,531 83	14,900 00
Paris, Ont., water works.....	8,567 75	8,960 00
Windsor, Ont.....	11,124 84	11,252 23
Coaticook, Quebec.....	25,575 00	26,500 00
Frankfort, Dak., township school.....	1,455 00	1,500 00
Lakin, Kan., bridge.....	7,455 00	7,700 00
Lancaster, Kan., railroad.....	14,850 00	15,000 00
Walnut, Kan., railroad.....	18,000 00	18,000 00
Rock Creek, Kan., railroad.....	25,000 00	25,000 00
Parker, Kan., railroad.....	24,500 00	25,000 00
Canton, Kan., railroad.....	15,200 00	16,000 00

<i>Bonds:</i>		<i>Cost Value.</i>	<i>Market Value.</i>
Elk, Kan., railroad	.....	\$13,125 00	\$13,125 00
Crawford, Kan., railroad	.....	23,575 00	25,000 00
Blaine, Kan., railroad	.....	18,200 00	18,200 00
Oswego, Kan., funding	.....	10,000 00	10,000 00
Winnipeg, Man., city	.....	54,470 00	54,500 00
Colorado City, Col.	.....	5,000 00	5,000 00
Canon City, Col.	.....	30,070 00	30,070 00
Pueblo, Col., water	.....	22,786 25	22,786 25
Lexington, Ky., school	.....	30,600 00	30,600 00
Jacksonville, Fla., sanitary	.....	4,000 00	4,000 00
Helena, Mon., sewerage	.....	51,500 00	51,500 00
Council Bluffs, Ia., improvement	.....	85,850 00	85,850 00
Sioux City, Ia.	.....	25,650 00	25,750 00
Falls City, Neb.	.....	22,560 00	22,560 00
Tecumseh, Neb.	.....	30,596 00	30,596 00
Edgar, Neb.	.....	12,985 00	12,985 00
Clyde City, Kan.	.....	4,875 00	4,875 00
Arkansas, Kan., school	.....	26,250 00	26,250 00
Topeka, Kan.	.....	84,698 84	44,000 00
Ottawa, Kan.	.....	5,160 00	5,160 00
Kansas City, Kan.	.....	38,400 00	38,280 00
Sherbrooke, Quebec	.....	90,750 00	92,100 00
Quebec, Quebec	.....	49,000 00	51,000 00
Hartford, Conn.	.....	10,800 00	10,100 00
Montreal, Quebec, school	.....	18,647 88	15,780 00
" " "	.....	19,532 10	18,280 00
" " harbor	.....	21,010 40	23,800 00
" " "	.....	15,450 00	16,500 00
" " abattoirs	.....	4,477 50	4,685 00
St. Thomas, Ont.	.....	83,765 00	94,500 00
Guelph, Ont.	.....	81,522 20	91,760 00
Port Hope, Ont.	.....	60,000 00	60,600 00
Brantford, Ont.	.....	58,102 50	58,900 00
<i>Stocks:</i>			
600 shares Hartford City Gas-Light Co., \$25.00	.....	28,635 01	16,800 00
1883 " " Loan and Trust Co., Denver, Col.	.....	186,800 00	186,800 00
<i>Bonds:</i>			
Hunt drainage dist., Hancock county, Ill.	.....	30,000 00	30,000 00
Vort Smith and Van Buren Bridge Co.	.....	52,500 00	52,500 00
Western Union Telegraph Co.	.....	48,875 00	52,000 00
Grape Creek, Ill., coal Co.	.....	27,550 00	27,550 00
Lake Shore & Michigan Southern Railroad Co.	.....	2,110 00	2,480 00
Mobile & Birmingham	.....	23,125 00	23,562 50
Atlantic & Pacific	.....	48,000 00	37,125 00
Oxford & Clarksville	.....	48,750 00	51,000 00
St. Louis & San Francisco	.....	100,500 00	112,500 00
Duluth & Manitoba	.....	50,437 50	54,500 00
Keokuk & Des Moines	.....	4,950 00	10,850 00
Prescott & Arizona	.....	41,625 00	41,625 00
Chicago, Milwaukee & St. Paul	.....	65,000 00	65,000 00
Canadian Pacific	.....	49,000 00	54,000 00
Stillwater & St. Paul	.....	32,690 00	32,200 00
Toledo, Ann Arbor & Grand Trunk	.....	25,500 00	27,500 00
Toledo, St. Louis & Kansas City	.....	95,750 00	100,250 00
Staten Island Rapid Transit	.....	29,000 00	28,500 00
Seattle, Lake Shore & Eastern	.....	47,500 00	45,000 00
Knoxville & Ohio	.....	40,850 00	44,000 00
Ohio Valley	.....	37,050 00	37,050 00
New Haven & Derby	.....	53,987 50	54,000 00
Eureka Springs	.....	25,000 00	25,000 00
Coeur d'Alene Railway & Navigation	.....	51,250 00	53,500 00
<i>Stocks:</i>			
Delaware, Lackawanna & Western, \$50	.....	88,656 25	34,125 00
New York Central & Hudson River	.....	160,425 00	162,000 00
Missouri Pacific	.....	108,537 50	69,500 00
Chicago, Rock Island & Pacific	.....	85,856 25	67,550 00
Central Pacific	.....	46,612 50	16,500 00
Chicago & Northwestern R. R. Co., common	.....	236,775 00	220,500 00
New York & New England R. R. Co., preferred	.....	10,955 00	11,250 00
National Exchange bank, Hartford, Conn., \$50	.....	43,046 50	37,800 00
Hartford National Bank, Hartford, Conn.	.....	159,511 25	150,000 00
First " " "	.....	15,322 88	15,515 00
Charter Oak " " "	.....	20,624 25	16,500 00
Thames " " "	.....	36,980 00	36,980 00
First " " " Norwich " "	.....	31,800 00	32,400 00
Metropolitan " " " Wallingford " "	.....	7,615 63	450 00
American Exchange " " " New York, N. Y.	.....	21,413 00	32,600 00
Merchants' Exchange " " " "	.....	11,912 79	14,400 00
Nassau Bank " " " \$50	.....	7,250 00	8,050 00
Citizens' " " " Minneapolis, Minn.	.....	5,000 00	5,400 00
National Bank of Commonwealth, Boston, Mass.	.....	11,212 75	16,500 00
Atlas National Bank, Boston, Mass.	.....	11,900 00	12,000 00
American National Bank, Kansas City, Mo.	.....	10,000 00	12,200 00
Conn. Trust and Safe Deposit Co., Hartford, Conn.	.....	29,400 00	50,750 00
Security Co., Hartford, Conn.	.....	14,736 25	19,040 00
Totals (carried out at cost value)	.....	\$3,759,897 82	\$3,741,208 38
			\$3,759,897 82

Cash in company's office, \$1,673.57; cash deposited in bank, \$665,831.25;	
total cash .....	\$667,504 82
Suspense account .....	49,887 94
Total net or ledger assets as per balance .....	\$9,822,049 76
Deduct depreciation from cost of assets to bring same to market value ..	438,524 82
Total net or ledger assets, less depreciation .....	\$9,383,524 94

## OTHER ASSETS.

Interest accrued on bonds and mortgages .....	\$68,510 98
Gross premiums due and unreported on policies in force December 31, 1889 .....	\$185,658 75
Gross deferred premiums on policies in force Dec. 31, 1889 .....	182,090 74
Total .....	\$317,749 49
* Deduct the loading on above gross amount .....	63,549 89
Net amount of uncollected and deferred premiums .....	254,199 80
Total of other assets .....	322,510 56
Total assets .....	\$9,706,035 50
Deduct items not admitted .....	49,887 94
Total admitted assets .....	\$9,656,147 56

## Items not Admitted.

Suspense account .....	\$49,887 94
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## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Connecticut Insurance Department, according to <i>The American Experience Table of Mortality, with 4 1-2 per cent interest</i> .....	\$7,580,895 00
Claims for death losses, and matured endowments, in process of adjustment or adjusted and not due .....	\$46,100 00
Claims for death losses and other policy claims resisted by the company ..	1,000 00
Total policy claims .....	47,100 00
Total liabilities .....	\$7,627,995 00

Surplus as regards policy-holders, \$2,028,152.56, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Am't.
In force at end of previous year .....	\$27,747,048	\$10,510,228	\$8,081,085	\$41,138,361
New policies .....	3,816,735	2,351,623	2,372,150	8,540,508
Old revived .....	46,394	28,283	2,000	76,627
Old increased .....	8,000		3,000	11,000
By transfer .....	15,000	39,565	216,675	271,240
Totals .....	\$31,633,177	\$12,729,649	\$5,674,910	\$50,037,736
<i>Ceased to be in force.</i>				
By death .....	\$297,653	\$70,200	\$10,000	\$377,853
By maturity .....		99,417		99,417
By expiry .....			6,000	6,000
By surrender .....	153,690	120,007		273,697
By lapse .....	1,412,400	500,000	506,000	2,420,400
By change and decrease .....	336,464	167,701	19,975	524,140
By transfer .....	163,093	90,622	18,525	271,240
Not taken .....	\$81,290	265,000	439,750	1,066,040
Totals .....	\$2,743,590	1,312,947	\$1,002,250	\$5,058,787
Amount in force at end of the year .....	\$28,889,587	\$11,416,702	\$4,672,860	\$49,978,949
Re-insured .....	217,018	55,000	208,000	481,018

\* 20 per cent deducted by the company.



## BUSINESS IN MICHIGAN DURING 1899.

	No.	Amount.
Policies in force December 31, 1898.....	722	\$1,425,124 00
Policies issued during year.....	89	241,222 00
Total.....	811	\$1,666,346 00
Deduct ceased to be in force.....	56	102,699 00
In force December 31, 1899.....	755	\$1,563,647 00
Losses and claims paid during the year.....	8	\$11,616 00
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$45,358 82

## UNION CENTRAL LIFE INSURANCE COMPANY.

OHIO.

(Incorporated 1867; commenced business 1867.)

HOME OFFICE, CINCINNATI.

JOHN DAVIS, *President.*E. P. MARSHALL, *Secretary.*

Attorney for Michigan, JOHN D. BAKER, of Detroit.

## CAPITAL.

Capital stock paid.....\$100,000

Balance of net or ledger assets December 31, 1898.....	\$4,322,662 25
Reduction of assets during 1899.....	3,742 08
	<u>\$4,218,920 17</u>

## INCOME DURING 1899.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$986,378 87
Premium notes, loans or liens taken in payment for premiums.....	906,334 64
Premiums paid by dividends, including reconverted additions, \$23,781.00; by surrendered policies, \$57,846.14.....	81,627 28
Total premium income.....	\$2,068,340 74
Cash received for interest upon mortgage loans.....	210,889 83
Cash received for interest on bonds owned and dividends on stock.....	400 00
Cash received for interest on premium notes, loans, or liens.....	25,838 52
Cash received for interest on other debts due the company.....	15,877 06
Cash received for rents for use of company's property.....	6,890 42
Cash received as discount on claims paid in advance.....	10,316 87
Total income during the year.....	<u>2,338,559 04</u>
Total.....	<u>\$6,557,479 21</u>

## DISBURSEMENTS DURING 1899.

Cash paid for losses and additions.....	\$206,701 42
Premium notes, loans, or liens used in payment of the same.....	5,766 85
Cash paid for matured endowments and additions.....	42,448 04
Premium notes, loans or liens used in payment of same.....	6,399 26
Total amount actually paid for losses and matured endowments.....	\$321,305 67
Cash paid to annuitants.....	1,011 26
Cash paid for surrendered policies.....	35,158 33
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapses.....	202,747 22
Cash surrender values, including reconverted additions applied in payment of premiums.....	57,846 14

Cash dividends paid to policy-holders, \$1,740.19, same applied in payment of premiums, \$23,544.37	\$25,284 56
Premium notes, loans, or liens used in payment of dividends to policy-holders	7,223 58
(Total paid policy-holders	\$550,577 31)
Cash paid stockholders for interest or dividends	10,000 00
Cash paid for commissions to agents	318,804 11
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents	145,410 98
Cash paid for medical examiners' fees	86,325 50
Cash paid for salaries, and other compensation of officers and other office employes	52,853 08
Cash paid for State and local taxes	26,028.62
licensees, fines, and fees in other stat.	28,686 88
Cash paid for rent	15,754 43
Cash paid for furniture and fixtures, and so for home and agency offices	4,140 67
Cash paid for advertising	6,082 12
Cash paid for the following items, viz.: Legal expenses and attorney fees	7,869 47
Printing and agents' supplies	12,617 05
General office and agency expenses	50,986 92
(Total expenses of management	\$559,481 11)
Total disbursements during the year	\$1,320,058 42
Balance Dec. 31, 1889	\$5,237,420 79

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value	\$159,827 78
Loans secured by mortgages of real estate, first liens	3,837,382 89
Loans made in cash to policy-holders on this company's policies	270,549 56
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness	841,897 89

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Cost Value.	Market Value.
United States bonds	\$12,825 00	\$12,660 00
Totals (carried out at cost value)	\$12,825 00	\$12,660 00
		12,825 00

Cash in company's office, \$459.70; cash deposited in bank, \$24,118.87; total cash	24,578 57
Bills receivable, \$4,572.58; agents' ledger balances, \$70,786.52; total	75,359 10
Home office and agency furniture, fixtures, stationery and agency supplies	15,000 00
Total net or ledger assets as per balance	\$5,237,420 79
Deduct depreciation from cost of assets to bring same to market value	165 00
Total net or ledger assets less depreciation	\$5,237,255 79

## OTHER ASSETS.

Interest due and accrued on bonds and mortgages	\$95,306 80
Interest due and accrued on collateral loans	9,458 85
Interest due and accrued on premium notes, loans or liens	8,738 29
Rents due and accrued on company's property or lease	804 00
Market value of real estate over cost	13,890 22
Gross premiums due and unreported on policies in force December 31, 1889	\$315,159 75
Gross deferred premiums on policies in force Dec. 31, 1889	60,950 56
Total	\$376,110 31
* Deduct the loading on above gross amount	75,222 06
Net amount of uncollected and deferred premiums	300,888 25
Total of other assets	428,599 91
Total assets	\$5,665,855 70
Deduct items not admitted	90,359 10
Total admitted assets	\$5,575,496 60

\* 20 per cent deducted by the company.

*Items not Admitted.*

Furniture, fixtures, and safes.....	\$12,500 00
Supplies, printed matter and stationery.....	2,500 00
Agents' balances.....	70,786 52
Bills receivable.....	4,572 58
Total items not admitted.....	<u>\$90,359 10</u>

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the Ohio Insurance Department, according to <i>The American Experience Table of Mortality, with 4 1-3 per cent interest</i> .....	\$4,447,674 00
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	24,976 00
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	337 83
Amount of any other liability of the company, viz.: Premiums paid in advance.....	323,839 20
Total liabilities (except capital stock).....	<u>\$4,796,827 03</u>

Surplus as regards policy-holders, \$778,669.57, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	<i>Whole Life.</i>	<i>Endowment.</i>	<i>All Others.</i>	<i>Additions.</i>	<i>Total Am't.</i>
In force at the end of the previous year.....	\$30,042,243	\$2,897,181	\$908,557	\$27,991	\$33,876,922
New policies.....	15,184,651	2,982,835	997,500	-----	19,164,486
Old revived.....	401,500	41,300	16,500	-----	459,300
Added by dividends.....	-----	-----	-----	4,909	4,909
Totals.....	<u>\$45,628,394</u>	<u>\$5,920,666</u>	<u>\$1,917,557</u>	<u>\$32,900</u>	<u>\$53,499,517</u>
<i>Ceased to be in force.</i>					
By death.....	\$241,237	\$30,900	\$5,000	-----	\$277,137
By maturity.....	11,000	87,248	-----	-----	48,248
By expiry.....	-----	-----	98,500	-----	98,500
By surrender.....	359,732	99,800	2,500	-----	462,032
By lapse.....	5,564,812	625,000	255,500	-----	6,445,312
By change and decrease.....	589,574	118,000	41,500	-----	749,074
Reversion and additions canceled.....	-----	-----	-----	\$1,149	1,149
Not taken.....	2,758,044	885,900	181,000	-----	3,774,944
Totals.....	<u>\$9,524,399</u>	<u>\$1,746,848</u>	<u>\$584,000</u>	<u>\$1,149</u>	<u>\$11,856,396</u>
Amount in force at end of the year.....	<u>\$36,108,995</u>	<u>\$4,173,818</u>	<u>\$1,333,557</u>	<u>\$31,751</u>	<u>\$41,648,121</u>

## BUSINESS IN MICHIGAN DURING 1889.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1888.....	399	\$599,944
Policies issued during year.....	308	512,800
Total.....	707	\$1,112,744
Deduct ceased to be in force.....	242	376,154
In force December 31, 1889.....	465	\$736,590
Losses and claims paid during the year.....	1	304
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions; cash.....	-----	\$34,567 58

## UNION MUTUAL LIFE INSURANCE COMPANY.

## MAINE.

(Incorporated July 17, 1848; commenced business October 1, 1849).

HOME OFFICE, PORTLAND.

JOHN E. DEWITT, *President.*ARTHUR L. BATES, *Secretary.*

Attorney for Michigan, HENRY M. DUFFIELD, of Detroit.

## PURELY MUTUAL.

Balance of net or ledger assets December 31, 1888..... \$5,795,508 18

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$724,241 40	
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....		
Cash received for annuities.....	1,500 00	
Total.....	\$725,741 40	
Deduct amount of premiums paid to other companies for reinsurance on policies in this company.....	1,624 55	
Total premium income.....		\$724,116 85
Cash received for interest upon mortgage loans.....		68,044 85
Cash received for interest on bonds owned, and dividends on stock.....		124,052 80
Cash received for interest on premium notes, loans, or liens.....		27,269 85
Cash received for interest on other debts due the company.....		24,109 85
Cash received for rents for use of company's property.....		17,450 79
Cash received as discount on endowments paid in advance.....		876 11
Profit and loss.....		17,198 90
Total income during the year.....		1,001,115 00
Total.....		\$8,796,623 18

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$387,692 35	
Premium notes, loans, or liens used in payment of the same.....		
Cash paid for matured endowments and additions.....	127,069 57	
Premium notes, loans, or liens used in payment of same.....		
Total amount actually paid for losses and matured endowments.....		\$494,781 92
Cash paid to annuitants.....		233 27
Cash paid for surrendered policies.....		10,551 76
Premium notes, loans, or liens used in purchase of surrendered policies, and voided by lapse.....		22,487 95
Cash surrender values, including reconverted additions applied in payment of premiums.....		6,134 08
Cash dividends paid to policy-holders, \$1,271.74, same applied in payment of premiums, \$18,219.04.....		19,490 78
Premium notes, loans, or liens used in payment of dividends to policy-holders.....		5,865 00
(Total paid policy-holders.....)	\$549,844 71	
Cash paid for commissions to agents.....		53,568 66
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....		97,627 87
Cash paid for medical examiners' fees.....		12,273 97
Cash paid for salaries, and other compensation of officers and other office employees.....		45,890 41

Cash paid for State and local taxes in State where organized, taxes, licenses, fines, and fees in other States.....	\$14,918 76
Cash paid for rent.....	9,770 54
Cash paid for commuting commissions.....	20,912 75
Cash paid for furniture and fixtures, and safes for home and agency offices.....	482 01
Cash paid for advertising.....	10,795 74
Cash paid for the following items, viz.: Printing, stationery etc., \$9,759.85; postage exchange, etc., \$3,873.64; traveling expenses officers and clerks, \$1,862.79; legal expenses, \$5,546.50; miscellaneous expenses, \$7,125.47.....	28,168 16
(Total expenses of management.....	\$293,417 87)

Total disbursements during the year..... \$843,262 08

Balance December 31, 1889..... \$5,953,361 10

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Real estate, unincumbered, .....	\$1,143,220 02
Loans secured by mortgages of real estate, first liens.....	1,331,405 94
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$388,537.....	295,842 97
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	460,119 64

#### 'STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Par Value.	Market Value.
United States 6's currency.....	\$50,000 00	\$43,500 00
Trust Co. certif. for Atchison, Topeka & Santa Fe R. R.....	108,000 00	56,700 00
.....	146,489 58	132,667 93
Chicago & West Michigan R. R.....	125,000 00	115,000 00
Canadian Pacific Railway Land Grant.....	90,000 00	87,200 00
Chicago, Burlington & Northern R. R.....	25,000 00	25,187 50
Chicago, Burlington & Quincy R. R.....	22,500 00	25,396 88
Current River R. R., 1st mortgage.....	50,000 00	50,000 00
Dayton & Michigan R. R.....	25,000 00	26,812 50
Denver & Rio Grande R. R.....	50,000 00	89,500 00
Fremont, Elkhorn & Missouri Valley R. R. (C. & N. W. R. R.).....	25,000 00	30,750 00
Flint & Pere Marquette R. R.....	50,000 00	60,750 00
Grand Avenue R'y, Kansas City, Mo., 1st mortgage, gold.....	50,000 00	49,250 00
Hannibal & St. Joseph R. R.....	50,000 00	60,000 00
Kansas & Missouri R. R. 5's (K. City, F. S. & M. R. R.).....	10,000 00	10,000 00
Kansas City, St. Jo. & Council Bluffs R. R.....	27,000 00	32,670 00
Kansas City Belt Railway, 1st mortgage.....	50,000 00	58,000 00
Kansas City Cable Railway, 1st mortgage.....	50,000 00	50,000 00
Kansas City, Ft. Scott & Memphis R. R. con. mortgage.....	50,000 00	57,750 00
Lincoln & North Western (C. B. & Q. R. R.).....	45,000 00	56,925 00
Lime Rock R. R., Rockland, Me., 1st mortgage.....	25,000 00	25,000 00
Marquette, Houghton & Ontonagon R. R.....	25,000 00	25,250 00
Metropolitan Telephone and Telegraph Co.....	50,000 00	51,250 00
Milwaukee & St. Paul R. R. C. & M. division.....	85,000 00	44,100 00
New York & New England R. R.....	50,000 00	58,000 00
Ohio & Mississippi R. R., consolidated.....	46,000 00	53,985 00
Oregon Railway & Navigation Co.....	50,000 00	51,250 00
Oxford & Clarksville R. R., 1st mortgage, gold.....	25,000 00	25,625 00
People's St. R'y Co. of Luzerne Co., Pa., 1st mortgage.....	25,000 00	37,250 00
People's St. R'y & Electric Light & Power Co., St. Jo., Mo., stock.....	10,000 00	10,500 00
.....	5,000 00	1,250 00
Philadelphia & Reading R. R. Co., general mortgage.....	25,000 00	22,125 00
Rome, Watertown & Ogdensburg R. R.....	25,000 00	27,375 00
Rome, Watertown & Ogdensburg R. R.....	6,000 00	6,300 00
Staten Island Rapid Transit R. R.....	10,000 00	11,200 00
Union Pacific, Lincoln & Colorado, 1st mortgage.....	50,000 00	50,750 00
Utah & Northern R'y Co., con.....	25,000 00	25,000 00
Wisconsin Valley R. R.....	4,000 00	4,920 00
Americus, Georgia.....	10,000 00	10,900 00
Berlin, New Hampshire.....	7,000 00	6,905 00
Bond county, Illinois.....	10,000 00	10,500 00
City Water Co., Chattanooga, Tenn.....	30,000 00	29,400 00
Chicago Gas Light & Coke Co.....	25,000 00	23,312 50
Delaware City, Ohio.....	5,000 00	5,637 50
Elk county, Kansas.....	15,000 00	15,300 00
Highland county, Ohio.....	20,000 00	21,450 00
Jefferson county, Alabama.....	25,000 00	28,750 00
Louisville, Ky.....	25,000 00	25,625 00
Manitowoc, Wis.....	25,000 00	24,437 50
Minneapolis, Minn.....	10,000 00	10,500 00
Miami county, Ohio.....	41,000 00	44,485 00
Omaha City, Neb.....	25,000 00	26,937 50
Pueblo City, Colorado, public building.....	15,000 00	17,100 00
Pueblo, Colorado, water.....	25,000 00	23,875 00

<i>Bonds:</i>		<i>Par Value.</i>	<i>Market Value.</i>
Richmond, Va.....	10,000 00	14,100 00	
Sheldon, Vermont.....	2,000 00	2,000 00	
Terre Haute, Indiana.....	10,000 00	10,200 00	
Vigo county, Indiana.....	25,000 00	26,000 00	
Wakefield, Mass., Water Co.....	25,000 00	24,375 00	
<i>Stocks:</i>			
Portland, Saco & Portsmouth R. R.....	14,200 00	18,084 00	
Biddeford National Bank, Biddeford, Me.....	2,000 00	2,900 00	
Canal National Bank, Portland, Me.....	20,000 00	29,400 00	
Casco National Bank, Portland, Me.....	20,000 00	25,800 00	
Cumberland National Bank, Portland, Me.....	4,120 00	4,582 00	
First National Bank, Auburn, Me.....	2,000 00	2,980 00	
First National Bank, Wiscasset, Me.....	1,000 00	1,220 00	
First National Bank, Lewiston, Me.....	10,000 00	16,500 00	
First National Bank, Bangor, Me.....	1,200 00	1,900 00	
First National Bank, Biddeford, Me.....	3,800 00	6,480 00	
First National Bank, Portland, Me.....	6,200 00	8,200 00	
Flour City National Bank, Minneapolis, Minn.....	5,000 00	5,650 00	
Importers and Traders' National Bank, New York City.....	5,000 00	28,000 00	
International Loan and Trust Company, Kansas City, Mo.....	20,000 00	21,400 00	
Knickerbocker Trust Company, New York City.....	4,000 00	6,200 00	
Line Rock National Bank, Rockland, Me.....	4,200 00	4,500 00	
Manufacturers' National Bank, Lewiston, Me.....	5,000 00	6,500 00	
Merchants' National Bank, Portland, Me.....	1,425 00	2,318 00	
National Bank, Kansas City, Mo.....	5,000 00	8,650 00	
National Traders' Bank, Portland, Me.....	2,100 00	2,646 00	
North National Bank, Rockland, Me.....	10,000 00	15,000 00	
Northern National Bank, Hallowell, Me.....	10,000 00	14,000 00	
Norway National Bank, Norway, Me.....	1,000 00	1,230 00	
Peoples' National Bank, Waterville, Me.....	3,000 00	4,080 00	
Portland National Bank, Portland, Me.....	20,000 00	20,400 00	
Richmond National Bank, Richmond, Me.....	700 00	828 00	
Rockland National Bank, Rockland, Me.....	5,000 00	8,250 00	
Schuster Hax National Bank, St. Jo., Mo.....	5,000 00	5,900 00	
Sioux Falls National Bank, Sioux Falls, Dakota.....	2,000 00	2,300 00	
Ticonic National Bank, Waterville, Me.....	3,500 00	4,780 00	
Totals (carried out at par value).....	\$2,161,434 58	\$2,234,335 81	
Province of Ontario annuities 1889 to 1925, \$7,000, payable semi-annually until 1925, present value.....		255,389 54	
Totals (carried out at cost value).....		\$2,517,684 60	
Cash in company's office, \$2,270.27; cash deposited in bank, \$201,140 58; total cash.....		203,410 85	
Bills receivable \$450.46; agents' and other ledger balances \$822.88; totals.....		1,273 34	
Cash in transit Dec. 31, 1889, (since received).....		403 74	
Total net or ledger assets as per balance.....		\$5,953,361 10	
<b>OTHER ASSETS.</b>			
Interest due, \$3,009.87, and accrued, \$24,138.28 on bonds and mortgages.....		\$27,148 15	
Interest due and accrued on bonds and stocks.....		21,998 31	
Interest due \$86.33 and accrued \$1,354.09 on collateral loans.....		1,420 42	
Interest due \$2,770.56 and accrued \$9,997.05 on premium notes, loans or liens.....		12,767 61	
Rents due and accrued on company's property or lease.....		356 25	
Market value of bonds and stocks over cost.....		22,040 75	
Gross premiums due and unreported on policies in force December 31, 1889.....	\$62,361 56		
Gross deferred premiums on policies in force December 31, 1889.....	86,118 34		
Total.....	\$148,479 90		
* Deduct the loading on above gross amount.....	29,695 97		
Net amount of uncollected and deferred premiums.....		118,783 93	
Forborne premiums to be deducted in settlement of policy claims in liabilities.....		744 60	
Total of other assets.....		205,255 02	
Total assets.....		\$6,158,616 12	
Deduct items not admitted.....		1,273 34	
Total admitted assets.....		\$6,157,342 78	

\* 20 per cent deducted by the company.

*Items not Admitted.*

Agent's balances.....	\$622 86
Bills receivable.....	450 46
Total items not admitted.....	<u>\$1,273 34</u>

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1889, computed by the Maine Insurance Department, according to <i>The American Experience Table of Mortality, with 4½ per cent interest</i> .....	\$5,415,226 00
Deduct net value of risks of this company reinsured in other solvent companies.....	3,500 00
Net reinsurance reserve.....	<u>\$5,411,726 00</u>
Premium obligations in excess of the net values of their policies.....	\$206 00
Claims for death losses due and unpaid.....	885 26
Claims for matured endowments due and unpaid.....	5,792 12
Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$3,864 83
Claims for death losses, and other policy claims resisted by the company.....	2,500 00
Notices of death on which no proofs have been received.....	8,976 61
Total policy claims.....	<u>51,726 32</u>
Amount of all unpaid dividends of surplus, or other description of profits due policy-holders.....	3,717 37
Amount of any other liability of the company, viz.: Contingent reserve, \$208.00; premiums paid in advance, \$1,182.01; contingent liabilities, \$25,000.00.....	26,390 01
Total liabilities.....	<u>\$5,493,559 70</u>

Surplus as regards policy-holders, \$663,788.08, on the basis of admitted assets.

EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR,  
AND THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Additions.	Total Amount.
In force at end of previous year.....	\$8,918,688	\$13,740,762	\$3,516,854 00	\$224,296 46	\$26,396,000 46
New policies.....	5,928	4,587,890	.....	.....	4,543,308 00
Old revived.....	10,300	67,072	.....	2,244 66	79,616 66
Old increased.....	.....	.....	8,767 90	.....	8,767 90
Old policies transferred.....	.....	21,500	10,588 18	.....	32,088 18
Mortuary additions to policies.....	.....	.....	198,441 83	.....	198,441 83
Added by dividends.....	.....	.....	.....	17,563 62	17,563 62
Total.....	\$8,929,916	\$18,366,714	\$3,734,651 91	\$244,104 94	\$31,275,386 85
Add policies transferred to Maine, Missouri and Massachusetts N. F. law extensions.....	.....	.....	723,320 00	.....	723,320 00
Totals.....	<u>\$8,929,916</u>	<u>\$18,366,714</u>	<u>\$4,457,971 91</u>	<u>\$244,104 94</u>	<u>\$31,998,706 85</u>
<i>Ceased to be in force.</i>					
By death.....	\$263,442	\$67,081 00	\$30,000 00	\$3,268 31	\$353,786 31
By maturity and discount.....	.....	123,304 81	.....	1,081 35	124,386 16
By expiry.....	.....	.....	604,750 00	.....	604,750 00
By surrender.....	132,696	9,041 00	3,000 00	12,946 81	157,682 81
By lapse.....	15,000	1,600,650 00	.....	.....	1,624,650 00
By re-conversion.....	.....	.....	.....	492 61	492 61
By decrease.....	1,500	58,245 19	.....	.....	59,745 19
By transfer.....	21,500	.....	.....	10,588 18	32,088 18
Not taken.....	.....	1,118,350 00	.....	.....	1,118,350 00
Totals.....	<u>\$484,137</u>	<u>\$2,960,572 00</u>	<u>\$627,750 00</u>	<u>\$23,322 26</u>	<u>\$4,070,781 26</u>
By policies transferred to Maine, Missouri and Massachusetts N. F. law extensions.....	94,700	628,620 00	.....	.....	723,320 00
Totals.....	<u>\$528,697</u>	<u>\$3,600,192 00</u>	<u>\$627,750 00</u>	<u>\$23,322 26</u>	<u>\$4,794,101 26</u>
Amount in force at the end of the year..	\$8,401,079	\$14,757,522 00	\$3,890,221 91	\$215,782 68	\$27,264,605 59
Reinsured.....	16,778	.....	70,000 00	.....	86,778 00



## BUSINESS IN MICHIGAN DURING 1889.

	<i>No.</i>	<i>Amount.</i>
Policies in force December 31, 1888.....	551	\$942,802 17
Policies issued during year.....	88	200,488 48
<b>Total</b> .....	<b>639</b>	<b>\$1,143,290 65</b>
Deduct ceased to be in force.....	72	146,962 13
<b>In force December 31, 1889</b> .....	<b>567</b>	<b>\$996,328 47</b>
Losses and claims paid during the year.....	6	10,561 46
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash, \$28,551 15; notes or credits, \$111.00; total.....		\$28,662 15

## UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated February, 1850; commenced business March, 1850.)

HOME OFFICE, NOS. 261, 262 &amp; 263, BROADWAY, NEW YORK CITY.

GEORGE H. BURFORD, *President.* - - - - - C. P. FRALEIGH, *Secretary.*

Attorney for Michigan, J. D. HAYES, of Detroit.

## CAPITAL.

Capital stock paid .....	\$440,000
Balance of net or ledger assets December 31, 1888 .....	\$5,585,840 39

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$359,854 01
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	705,511 67
<b>Total</b> .....	<b>\$1,064,965 68</b>
Deduct amount of premiums paid to other companies for re-insurance on policies in this company.....	2,922 54
<b>Total premium income</b> .....	<b>\$1,061,943 14</b>
Cash received for interest upon mortgage loans.....	154,256 71
Cash received for interest on bonds owned, and dividends on stock.....	107,739 54
Cash received for interest on premium notes, loans, or liens.....	9,172 27
Cash received for interest on other debts due the company.....	3,653 71
Cash received for rents for use of company's property.....	657 46
Balance profit and loss account, less debits.....	12,380 68
<b>Total income during the year</b> .....	<b>1,350,553 51</b>
<b>Total</b> .....	<b>\$6,936,393 90</b>

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$358,227 85
Cash paid for matured endowments and additions.....	47,668 62
<b>Total amount actually paid for losses and matured endowments</b> .....	<b>\$405,896 97</b>

Cash paid to annuitants.....	\$709 21
Cash paid for surrendered policies and additions.....	97,537 47
Cash dividends paid to policy-holders.....	158,243 44
(Total paid policy-holders.....)	\$662,446 19)
Cash paid stockholders for interest or dividends.....	30,900 00
Cash paid for commissions to agents.....	132,008 79
Cash paid for salaries and traveling expenses of managers of agencies, and general, special, and local agents.....	58,412 61
Cash paid for medical examiners' fees.....	18,983 00
Cash paid for salaries, and other compensation of officers and other office employes.....	44,552 50
Cash paid for State and local taxes in State where organized, tax-licenses, fines, and fees in other States.....	17,929 02
Cash paid for rent.....	21,166 24
Cash paid for advertising.....	18,411 36
Cash paid for the following items, viz.: Printing, stationery, exchange, express, law expenses, directors' fees, miscellaneous, etc.....	30,066 52
(Total expenses of management.....)	\$341,525 64)

Total disbursements during the year..... \$1,034,771 83

Balance December 31, 1889..... \$5,901,622 07

Invested in the following:

#### ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$63,380 53
Loans secured by mortgages of real estate, first liens.....	3,516,224 03
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$177,434.00.....	132,433 11
Loans made in cash to policy-holders on this company's policies.....	172,770 16
Premium notes, loans, or liens on policies in force, the reserves in excess of all indebtedness.....	

#### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost Value.	Market Value.
United States 4 per cent consols, reg.....	\$11,702 55	\$12,675 00
4½ per cent, reg.....	46,102 74	41,960 00
District of Columbia 3-45 F'd g reg.....	131,384 40	149,200 00
Jersey City water loan.....	3,853 00	2,023 00
water loan.....		2,070 00
reg'd.....	53,160 00	58,750 00
water script.....	1,092 50	7,500 00
water script.....	108,250 00	1,225 00
improvement reg'd.....		108,000 00
improvement reg'd.....	55,425 00	51,250 00
improvement reg'd.....		1,042 50
improvement reg'd.....		1,080 00
City of Newark, N. J., reg'd.....	116,000 00	125,500 00
City of Newark, N. J., water coupons.....	46,000 00	42,700 00
New York, Lackawanna & Western Ry. construction 2d mtge.....	47,801 98	53,721 60
Oswego & Syracuse R. R. guaranteed construction mtge.....	30,000 00	32,751 00
Chicago & No. Western Ry. 5½ skg. fund.....	99,099 32	107,250 00
Chicago, Milwaukee & St. Paul Ry., 1st mtge., So. Minnesota Div.....	51,217 46	57,875 00
Chicago, Milwaukee & St. Paul Ry., 1st mtge., C. & P. Western Div.....	46,256 00	52,625 00
Missouri Pacific Ry. consolidated 1st mtge.....	100,596 06	108,500 00
Missouri Pacific Ry., 3d mtge.....	111,600 69	113,334 00
Iowa Central Ry., 5½ 1st mtge., gold.....	71,550 00	77,022 00
St. Louis, Iron Mountain & Southern Ry., general consolidated Ry. & land grant mtge., gold.....	55,782 88	44,250 00
St. Louis & Iron Mountain R. R., 2d mtge.....	53,456 64	53,417 00
Chicago, Burlington & Quincy Ry. debentures.....	46,195 21	52,335 00
Missouri, Kansas & Texas Ry. genl. consolidated mtge. 6½ gold, Central Trust Co. re-org. certs.....	30,278 33	19,125 00
N. Y. Central R. R. deb. cts. extended 5's.....	58,030 00	57,355 20
New York Central Ry. 5½ debenture.....	124,167 70	130,102 70
Louisville & Nashville R. R. genl. mtge.....	43,920 00	54,000 00
Kansas Pacific Ry. consolidated 1st, mtge.....	74,917 61	85,312 50
Chicago, St. Paul, Minn. & Omaha Ry. consolidated mtge.....	27,750 00	30,375 00
Burlington, Cedar Rapids & Northern Ry. Co., Iowa, Minn. & Dakota Div., consolidated 1st mtge.....	42,000 00	46,875 00
Chicago, Rock Island & Pacific Ry. 1st mtge. extension and collateral 5½.....	104,750 00	104,750 00
Metropolitan Elevated Ry. 1st mtge. gold.....	14,933 81	15,820 00
West Shore R. R. 1st mtge. guaranteed reg'd.....	101,817 46	104,000 00
East Tenn., Va. & Ga. Ry. 5½ consolidated mtge. gold.....	24,518 41	25,880 00
200 shares Iowa Central Ry. preferred capital stock.....	4,100 00	5,000 00

Totals (carried out at cost value)..... \$1,908,561 06 \$2,029,073 50

1,908,561 05

Cash in company's office, \$169.07; cash deposited in banks, \$70,710.65;	
total cash .....	\$71,179 72
Bills receivable, \$12,914.12; agents' ledger balances, \$24,159.35 .....	37,073 47
Total net or ledger assets as per balance .....	\$5,901,622 07

## OTHER ASSETS.

Interest due, and accrued, on bonds and mortgages .....	\$31,191 23
Interest due, and accrued, on bonds and stocks .....	27,619 18
Interest due and accrued on collateral loans .....	699 16
Interest due and accrued on premium notes, loans or liens .....	8,236 15
Interest on bills receivable, \$210.35; on bank balances, \$109.82 .....	320 17
Market value of real estate over cost .....	41,869 47
Market value of bonds and stocks over cost .....	120,512 45
Gross premiums due and unreported on policies in force December 31, 1889 .....	\$104,582 76
Gross deferred premiums on policies in force Dec. 31, 1889 .....	109,795 12
Total .....	\$214,377 88
* Deduct the loading on above gross amount .....	42,875 58
Net amount of uncollected and deferred premiums .....	171,502 80
Total of other assets .....	402,000 11
Total assets .....	\$6,303,622 18
Deduct items not admitted .....	37,073 47
Total admitted assets .....	\$6,266,548 71

## Items Not Admitted.

Agents' balances .....	\$24,159 35
Bills receivable .....	12,914 12
Total items not admitted .....	\$37,073 47

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the New York Insurance Department, according to <i>The American Experience Table of Mortality, with 4-1-2 per cent interest</i> .....	\$5,284,688
Deduct net value of risks of this company re-insured in other solvent companies .....	40,091
Net re-insurance reserve .....	\$5,244,597 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due .....	\$19,800 00
Claims for death losses and other policy claims resisted by the company .....	13,500 00
Total policy claims .....	34,800 00
Amount of any other liability of the company, viz.: Premiums paid in advance, \$1,694.97; liability on lapsed policies presentable for surrender, \$3,785.00; accrued rents and unrepresented accounts, \$7,136.19 .....	12,616 16
Total liabilities (except capital stock) .....	\$5,292,013 16

Surplus as regards policy-holders, \$974,535.55, on the basis of admitted assets.

## EXHIBIT OF AMOUNT OF POLICIES, INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.

	Whole Life.	Endowment.	All Others.	Total Am't.
In force at end of previous year .....	\$20,050,913	\$2,906,018	\$2,795,336	\$25,752,267
New policies .....	3,086,345	438,400	4,988,880	8,463,625
Old revived .....	58,500	14,500	170,115	283,115
Old increased, changed and corrected .....	87,580	9,690	69,000	166,190
Added by dividends .....	601,601	82,500	1,550	685,651
Totals .....	\$23,799,559	\$3,451,108	\$8,024,861	\$35,275,548

\* 20 per cent deducted by the commissioner.

*Ceased to be in force.*

By death.....	\$314,253	\$9,888	\$43,054	\$397,190
By maturity.....	46,781	46,781	.....	46,781
By surrender.....	204,620	18,595	2,500	225,715
By lapse.....	1,637,450	226,500	721,100	2,605,050
By change and decrease.....	180,190	24,500	95,000	249,690
By expiry.....	.....	.....	64,600	64,600
Not taken.....	614,600	105,500	565,500	1,285,600
<b>Totals.....</b>	<b>\$2,921,113</b>	<b>\$481,700</b>	<b>\$1,491,754</b>	<b>\$4,844,576</b>
Amount in force at end of the year.....	\$20,378,746	\$2,019,899	\$6,583,127	\$28,481,872
Re-insured.....	.....	.....	.....	164,550

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
Policies in force December 31, 1888.....	356	\$1,010,085 00
Policies issued during the year.....	80	256,285 00
<b>Total.....</b>	<b>436</b>	<b>\$1,266,370 00</b>
Deduct ceased to be in force.....	72	214,510 00
<b>In force December 31, 1889.....</b>	<b>366</b>	<b>\$1,051,860 00</b>
Losses and claims paid during the year.....	8	6,540 00
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$40,276 58

## WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK.

(Incorporated January, 1880; commenced business February 2, 1880.)

HOME OFFICE, No. 21, COURTLANDT ST., NEW YORK CITY.

W. A. BREWER, JR., *President.* - - - - - WM. HAXTUN, *Vice President and Secretary.*  
 Attorney for Michigan, JAY BASSETT, of Detroit.

## CAPITAL.

Capital stock paid.....\$125,000

Balance of net or ledger assets December 31, 1888.....\$8,923,952 38

## INCOME DURING 1889.

Cash (including notes) received for premiums, without deductions for commissions or other expenses, for first year's insurance.....	\$547,258 87
Cash (including notes) received for premiums, without deduction for commissions or other expenses, for renewal insurance.....	1,419,085 43
Cash received for annuities.....	9,500 00
<b>Total premium income.....</b>	<b>\$1,975,824 30</b>
Cash received for interest upon mortgage loans.....	398,619 26
Cash received for interest on bonds owned, and dividends on stock.....	28,442 24
Cash received for interest on other debts due the company.....	17,213 65
Cash received for rents for use of company's property.....	18,625 83
Cash received as discount on claims paid in advance.....	4,541 75
Cash received for profits on real estate, bonds, stocks, or gold, <i>actually sold</i> .....	93,662 11
<b>Total income during the year.....</b>	<b>2,531,928 64</b>
<b>Total.....</b>	<b>\$11,455,881 02</b>

## DISBURSEMENTS DURING 1889.

Cash paid for losses and additions.....	\$598,776 78	
Cash paid for matured endowments and additions.....	227,704 16	
Total amount actually paid for losses and matured endowments.....		\$824,480 94
Cash paid to annuitants.....		8,758 88
Cash paid for surrendered policies.....		266,479 80
Return premiums.....		2,825 18
Cash dividends paid to policy-holders, same applied in payment of premiums.....		177,564 00
(Total paid policy-holders.....)	\$1,379,608 25)	
Cash paid stockholders for interest or dividends.....		8,090 50
Cash paid for commissions to agents.....		181,642 72
Cash paid for salaries and traveling expenses of managers of agencies, and general special, and local agents.....		74,839 88
Cash paid for medical examiners' fees.....		27,898 45
Cash paid for salaries, and other compensation of officers and other office employees.....		71,057 83
Cash paid for State and local taxes in State where organized, taxes, licenses, fines, and fees in other States.....		22,294 46
Cash paid for rent.....		10,500 00
Cash paid for commuting commissions.....		77,298 55
Cash paid for advertising.....		22,079 99
Cash paid for the following items, viz.: Exchange, postage, printing, office expenses, interest, etc.,.....		72,196 80
(Total expenses of management.....)	\$580,378 15)	
Total disbursements during the year.....		\$1,848,676 88
Balance December 31, 1889.....		\$9,607,204 14

Invested in the following:

## ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered, cost value.....	\$439,173 26
Loans secured by mortgages of real estate, first liens.....	8,234,342 92
Loans secured by stocks, bonds and other securities held as collaterals, the market value of which is \$290,010.00.....	240,500 00
Loans made in cash to policy-holders on this company's policies.....	264,927 83

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Cost Value.	Market Value.	
New York City, registered.....	\$225,312 50	\$271,312 50	
Brooklyn water loan.....	106,088 68	141,000 00	
Richmond, Va.....	10,800 00	10,800 00	
Totals (carried out at cost value).....	\$341,711 18	\$422,612 50	341,711 13
Cash in company's office, \$7,258.60; cash deposited in banks, \$25,187.03; total cash.....			32,445 63
Agents' ledger balances.....			54,103 37
Total net or ledger assets as per balance.....			\$9,607,204 14

## OTHER ASSETS.

Interest due, \$14,659.80, and accrued, \$71,709.89 on bonds and mortgages.....	\$86,869 49
Interest due, and accrued on bonds and stocks.....	1,896 25
Interest due, and accrued on collateral loans.....	6,833 46
Market value of bonds and stocks over cost.....	80,901 37
Gross premiums due and unreported on policies in force December 31, 1889.....	\$128,315 93
Gross deferred premiums on policies in force December 31, 1889.....	234,642 27
Total.....	\$362,958 20
* Deduct the loading on above gross amount.....	72,591 64
Net amount of uncollected and deferred premiums.....	290,366 56
Total of other assets.....	466,167 13
Total assets.....	\$10,073,371 27
Deduct items not admitted.....	54,103 37
Total admitted assets.....	\$10,019,267 90

\* 20 per cent deducted by the company.

*Items Not Admitted.*

Agents' balances..... \$54,108 87

**LIABILITIES.**

Net present value of all the outstanding policies in force on the 31st day of December, 1889, computed by the New York Insurance Department, according to *The American Experience Table of Mortality, with 4 1-2 per cent interest*..... \$9,069,280 00

Claims for death losses due and unpaid..... \$11,541 90

Claims for matured endowments due and unpaid..... 4,379 34

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due..... 1,000 00

Total policy claims..... 16,921 24

Amount of unpaid dividends to stockholders..... 322 00

Amount due on account of salaries, rents, and office expenses..... 3,416 65

Amount of any other liability of the company, viz.: Premiums paid in advance..... 6,210 99

Total liabilities (except capital stock)..... \$9,096,150 88

Surplus as regards policy-holders, \$923,117.02, on the basis of admitted assets.

**EXHIBIT OF AMOUNT OF POLICIES INCLUDING ADDITIONS IN FORCE AT THE END OF THE PREVIOUS YEAR, AND OF THE AMOUNT WRITTEN, CANCELED, AND IN FORCE AT END OF YEAR.**

	<i>Whole Life.</i>	<i>Endowment.</i>	<i>Additions.</i>	<i>Total Am't.</i>
In force at end of previous year.....	\$21,651,421	\$20,114,576	\$1,002,087	\$42,768,084
New policies.....	4,549,183	5,365,208		9,914,391
Old revived.....	186,854	264,000	20,473	471,327
Added by dividends.....			278,049	278,049
<b>Totals</b> .....	<b>\$26,387,458</b>	<b>\$25,743,784</b>	<b>\$1,300,559</b>	<b>\$53,431,801</b>
<i>Ceased to be in force.</i>				
By death.....	\$347,810	\$233,120	\$18,184	604,114
By maturity.....		172,509	12,764	185,273
By surrender.....	482,066	553,078	190,881	1,225,925
By lapse.....	1,328,850	1,649,700	19,242	2,997,792
By discount.....		35,090	1,187	36,277
Not taken.....	710,149	1,267,783	14,527	1,992,459
<b>Totals</b> .....	<b>\$2,868,875</b>	<b>\$3,916,967</b>	<b>\$256,235</b>	<b>\$7,041,477</b>
Amount in force at end of the year.....	\$28,518,583	\$21,827,417	\$1,044,324	\$46,390,324

**BUSINESS IN MICHIGAN DURING 1889.**

	<i>No.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1888.....	1,898	\$2,843,440
Policies issued during year.....	818	426,173
<b>Total</b> .....	<b>2,211</b>	<b>\$3,269,613</b>
Deduct ceased to be in force.....	317	465,061
In force Dec. 31, 1889.....	1,894	\$2,804,552
Losses and claims paid during the year.....	17	30,223
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		\$118,944 50

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CASUALTY  
SURANCE COMPANIES.

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ABSTRACTS COMPILED FROM ANNUAL STATEMENTS

SHOWING CONDITION DECEMBER 31, 1889.

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## AMERICAN STEAM BOILER INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 120, BROADWAY NEW YORK CITY.

(Incorporated November 5, 1883; commenced business November 7, 1883.)

WM. K. LATHROP, *President*.VINCENT R. SCHENCK, *Secretary*.

Attorney for Michigan, FRANK H. BLACKMAN, of Detroit.

## I.—CAPITAL.

Capital stock paid.....\$500,000

## II.—ASSETS.

Loans on bond and mortgage of real estate (first liens).....	\$53,000 00
Interest due and accrued on said mortgage loans .....	936 88
Value of lands mortgaged.....	\$72,500 00
Buildings.....	44,000 00
Total value of mortgaged premises .....	\$116,500 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Par Value.	Market Value.
United States Government, 4 p. ct. ....	\$180,000 00	\$244,875 00
United States Government, 4½ p. ct. ....	80,000 00	90,812 00
Third Avenue R. R., N. Y. City, 5 p. ct. 1st mortgage.....	50,000 00	55,000 00
Chicago & So. Western R. R. 7 p. ct. 1st mortgage.....	10,000 00	13,000 00
N. Y. Central & Hudson R. R. 5 p. ct. 1st mortgage.....	10,000 00	11,500 00
Duluth & Manitoba R. R. 6 p. ct. 1st mortgage.....	10,000 00	11,200 00
Union Pacific R. R. 6 p. ct. 1st mortgage.....	10,000 00	11,600 00
Central Pacific R. R. 6 p. ct. 1st mortgage.....	10,000 00	11,500 00
N. Y., Lackawanna and Western R. R. 5 p. ct. 1st mortgage.....	2,000 00	2,400 00
Morris & Essex R. R. 7 p. ct. 1st mortgage.....	5,000 00	6,450 00
Long Dock, N. Y. 6 p. ct. 1st mortgage.....	10,000 00	12,500 00
Atlantic Avenue R. R., Brooklyn, 5 p. ct. 1st mortgage.....	10,000 00	11,000 00
Lehigh & Wilkesbarre Coal Co. 7 p. ct. 1st mortgage.....	10,000 00	12,500 00
Buffalo & Erie R. R. 7 p. ct. 1st mortgage.....	10,000 00	12,500 00
City of Bayonne water works, 6 p. ct. 1st mortgage.....	5,000 00	5,500 00
Holston Salt & Plaster Co. 6 p. ct. 1st mortgage.....	25,000 00	25,000 00
Chicago, Rock Island & Pacific R. R. 5 p. ct. 1st mortgage.....	10,000 00	10,800 00
Canada Southern R. R. 5 p. ct. 1st mortgage.....	10,000 00	11,000 00
Central R. R. of N. J. 5 p. ct. 1st mortgage.....	20,000 00	23,500 00
St. Louis, Arkansas & Texas R. R. 6 p. ct. 1st mortgage.....	5,000 00	4,900 00
Missouri Pacific R. R. 6 p. ct. 1st mortgage.....	10,000 00	11,000 00
Albany & Susquehanna R. R. 6 p. ct. 1st mortgage.....	25,000 00	31,250 00
Second Avenue R. R., N. Y. City, 5 p. ct. 1st mortgage.....	10,000 00	11,000 00
St. Louis, Iron Mountain, Cairo, Arkansas & Texas R. R. 7 p. ct. 1st mortgage.....	5,000 00	5,250 00
Danville City, Va. 5 p. ct. 1st mortgage.....	25,000 00	26,200 00
City of New York consolidated stock dock.....	100,000 00	107,000 00
Kings County Elevated R. R. 6 p. ct. 1st mortgage.....	25,000 00	26,250 00
Manufacturers' Club of Philadelphia 5 p. ct. 1st mortgage.....	5,000 00	5,500 00
Columbus, Hooking Valley & Toledo, 5 p. ct. 1st mortgage.....	4,000 00	3,600 00
Wheeling, Lake Erie and Pittsburgh Coal Co., 5 p. ct. 1st mortgage.....	20,000 00	19,000 00
Stocks:		
Knickerbocker Trust Co., N. Y. City.....	7,000 00	12,600 00
Chatham National Bank, N. Y. City.....	9,550 00	31,087 00
North River Bank, N. Y. City.....	12,000 00	18,000 00
American Ex. National Bank, N. Y. City.....	4,000 00	6,600 00
National Broadway Bank, N. Y. City.....	6,825 00	21,157 00
St. Nicholas Bank, N. Y. City.....	27,500 00	55,750 00
Commercial National Bank, N. Y. City.....	10,000 00	11,300 00
Third National Bank, N. Y. City.....	24,000 00	31,200 00
Pennsylvania Boiler Insurance Co.....	29,500 00	19,850 00
Western Union Telegraph Co.....	50,000 00	25,675 00
Consolidated Gas Co. of N. Y. City.....	10,000 00	9,000 00
Orange, Cross Town & Bloomfield R. R.....	3,500 00	7,500 00
Totals (carried out at market value).....	\$894,875 00	\$1,072,756 00

1,072,756 00

in company's principal office \$826.38; cash in bank \$65,769.46.....	\$66,595 84
est due and accrued on stocks, not included in "market value".....	2,530 50
premiums in due course of collection.....	231,436 90
Aggregate amount of assets of the company.....	\$1,427,256 12
ct special deposits in other States.....	45,000 00
Total admitted assets.....	\$1,382,256 12

## III.—LIABILITIES.

unt of unpaid losses.....	\$3,500 00
urance reserve at 50 per cent of premiums and inspections running year or less, from date of policy.....	\$77,851 59
urance reserve <i>pro rata</i> on premiums and inspections running more one year.....	504,260 88
unt of reserve on all outstanding risks.....	582,112 42
and accrued for salaries, rent, advertising, or agency and other cellaneous expenses.....	4,770 00
Aggregate.....	\$590,382 42
ct liabilities on special deposits.....	29,823 94
et liabilities (except capital stock).....	\$560,558 48
s as regards policy-holders.....	\$321,897 64
l stock.....	500,000 00
plus over capital.....	\$321,897 64

## IV.—INCOME DURING THE YEAR.

	<i>On Steam Boiler Risks.</i>
Amount of cash received for premiums.....	\$519,619 85
t amount paid for re-insurance, for rebate, abatement and return iums.....	11,678 79
Amount of cash actually received for premiums.....	\$507,941 06
est received on bonds and mortgages.....	1,857 94
est and dividends received on bonds and stocks, and from all other rees.....	53,396 21
Aggregate cash income.....	\$563,195 21

## V.—EXPENDITURES DURING THE YEAR.

Amount paid on steam boiler losses.....	\$28,550 82
dividends actually paid.....	80,000 00
or allowed during the year for commissions and brokerage.....	125,497 88
during the year for salaries, fees, and all other charges of officers ks, agents, and all other employes.....	30,073 97
State, National and local taxes in this and other States.....	11,240 12
ctors' salaries and traveling expenses of inspection department.....	165,678 71
her payments, viz.: Office expenses, Inspectors' tools, counsel fees advertising.....	51,634 43
Aggregate cash expenditures.....	\$492,675 93

## VI.—MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Steam Boiler Risks.</i>	<i>Premiums Thereon.</i>
e December 31, 1888.....	\$63,183,582 00	\$732,996 42
a during the year.....	73,431,724 00	562,229 72
al.....	\$136,615,306 00	\$1,295,226 14
expirations.....	38,534,853 00	287,988 87
Amount in force December 31, 1889.....	\$98,080,453 00	\$1,027,244 27

## RECAPITULATION OF STEAM BOILER RISKS AND PREMIUMS.

Year Written.	Term.	Amount Covered.	Gross Premiums Charged.	Fraction Unearned.	Amount of Premiums Unearned.
1889	One year or less	\$15,925.424	\$155,708 17	1-2	\$77,851 59
1888		730.883	4,127 02	1-4	1,081 76
1889	Two years.	1,877.616	6,985 76	3-4	5,201 83
1887		13,568.680	162,455 52	1-6	27,075 92
1888	Three years.	27,386.986	292,702 83	1-2	146,351 17
1889		84,234.683	837,473 86	5-6	281,237 35
1886		95,000	1,125 36	1-8	140 67
1887	Four year.	157,500	1,822 08	3-8	683 23
1888		474,000	4,265 50	5-8	2,605 90
1889		780,834	6,903 57	7-8	5,952 24
1885		178,000	3,398 80	1-10	339 88
1886		25,000	400 00	3-10	120 00
1887	Five years.	812,000	15,090 33	1-2	7,540 17
1888		2,220,800	27,695 05	7-10	19,379 53
1889		613,167	7,267 92	9-10	6,541 12
Totals		\$98,080,438	\$1,027,244 27		\$582,112 42

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$1,894,114
Losses paid from organization to date.....	116,533 00
Total amount of cash dividends declared since the company commenced business.....	184,000 00
The total amount of the company's stock owned by the directors at par value.....	281,800
Losses incurred during the year.....	32,051 00
Amount deposited in different States and counties for the security of all the company's policy-holders.....	145,000 00

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

Names States and Countries.	Deposits.	Liabilities.
Canada.....	\$20,000 00	\$11,223 44
Virginia.....	25,000 00	13,486 50
Totals.....	\$45,000 00	\$29,823 94

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	Risks.
Steam boiler risks taken.....	\$1,584,000 00
Premiums received.....	10,223 52
Received for inspections.....	4,424 24
Losses paid.....	468 35
Total losses incurred during the year in the State of Michigan.....	468 35

## AMERICAN SURETY INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 160, BROADWAY, NEW YORK CITY.

(Incorporated April 14, 1884; commenced business April 15, 1884.)

WM. L. TRENHOLM, *President.* - - - - - FRED F. NUGENT, *Secretary.*

Attorney for Michigan, CHARLES B. LATHROP, of Detroit.

## I.—CAPITAL.

Capital stock paid..... \$1,000,000

## II.—ASSETS.

Real estate (cost value).....	\$2,315 08
Loans on bond and mortgage of real estate (first liens).....	32,571 09
Value of lands mortgaged.....	\$62,000
Buildings (insured for \$18,000).....	38,000
Total value of mortgaged premises.....	<u>\$100,000</u>

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States registered.....	\$160,000 00	\$200,250 00	
New York City consolidated.....	100,000 00	101,000 00	
New York Central & Hudson River R. R.....	200,000 00	216,500 00	
Western Union Telegraph Co.....	220,000 00	188,700 00	
Lake Shore & Michigan Southern Railway.....	180,000 00	198,500 00	
Consolidated Gas Co., (New York).....	50,000 00	46,000 00	
The State Trust Co.....	289,600 00	395,340 00	
Totals (carried out at market value).....	<u>\$1,149,600 00</u>	<u>\$1,336,290 00</u>	1,336,290 00
Amount loaned on stocks, bonds, and other securities (except mortgages), held as collateral, the market value of which is \$29,960.....			25,000 00
Cash in company's principal office, \$391.49; cash in bank, \$18,380.72.....			18,772 21
Interest due and accrued on stocks, not included in "market value".....			6,883 33
Premiums in due course of collection.....			37,657 58
Aggregate amount of the assets of the company.....			<u>\$1,459,489 29</u>
Amount special deposit in Canada.....			50,000 00
Total admitted assets.....			<u>\$1,409,489 29</u>

## III.—LIABILITIES.

Amount of unpaid losses (of which \$5,000 are resisted).....	\$58,369 56
Amount of reserve on all outstanding fidelity risks.....	196,492 11
Aggregate.....	<u>\$253,861 67</u>
Amount liabilities on special deposits.....	589 85
Net liabilities (except capital stock).....	<u>\$253,271 82</u>
Amount as regards policy-holders.....	\$1,156,217 47
Capital stock.....	1,000,000 00
Surplus over capital.....	<u>\$156,217 47</u>

## IV.—INCOME DURING THE YEAR.

	On Surety Risks.	
Amount of cash received for premiums.....	\$395,867 06	
Amount paid for re-insurance, for rebate, abatement, and return premiums.....	18,352 72	
Amount of cash actually received for premiums.....		\$382,524 34
Interest received on bonds and mortgages.....		2,270 00
Interest and dividends received on bonds and stocks, and from all other sources.....		62,058 05
Aggregate cash income.....		<u>\$446,852 39</u>

## V.—EXPENDITURES DURING THE YEAR.

	On Surety Risks.	
Amount actually paid for losses.....	\$119,984 79	
Amounts actually received for salvages and re-insurance.....	31,076 73	

Net amount paid on losses (of which \$12,233.20 belonged to prior years)	\$88,908 06
Cash dividends actually paid	60,000 00
Paid or allowed during the year for commissions and brokerage	27,292 61
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes	83,814 18
Paid State, national, and local taxes, in this and other States	7,413 25
All other payments, viz.: Rents, \$27,352.08; miscellaneous expenses, \$29,787.74	57,139 82
Aggregate cash expenditures	<u>\$324,567 92</u>

## VI.—MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Number Risks.</i>	<i>Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888	27,123	\$54,680,368	\$86,418 36
Written during the year	33,889	64,630,770	403,899 57
Total	61,012	\$119,301,138	\$759,308 93
Deduct expirations	29,614	58,831,461	368,318 71
Net amount in force December 31, 1889	32,348	\$60,969,672	<u>\$390,984 22</u>

## RECAPITULATION OF RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Number.</i>	<i>Amount Covered.</i>	<i>Gross Premi- ums Charged.</i>	<i>Fraction Unearned.</i>	<i>Amount of Premiums Unearned.</i>
1889—Fidelity	30,571	\$40,045,967	\$258,877 87	1-2	\$129,198 93
1889—Bonds or guarantees	1,831	30,023,706	182,006 55	1-2	66,308 18
Totals		<u>\$60,969,672</u>	<u>\$390,984 22</u>		<u>\$195,492 11</u>

## GENERAL INTERROGATORIES.

Total amount of net premiums received from the organization of the company to date	\$1,342,438
Total amount of cash dividends declared since the company commenced business	150,000
Total amount of the company's stock owned by the trustees at par value	420,700
Losses paid from organization to date	\$25,980
Losses incurred during the year	156,305
Amount deposited in different States and countries for the security of all the company's policy-holders	<u>200,000</u>

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:

<i>Name States and Countries.</i>	<i>Deposits.</i>	<i>Liabilities.</i>
Canada	\$50,000 00	\$589 85

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Number.</i>	<i>Amount.</i>
Surety risks taken	47	\$256,500 00
Premiums received		1,757 53
Losses paid	None.	
Total losses incurred during the year in the State of Michigan	None.	

# EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED.)

ENGLAND.

OFFICE U. S. BRANCH, 71 KILBY ST., BOSTON.  
(Incorporated October, 1880; commenced business April, 1881.)

ENDICOTT & MACOMBER, U. S. Managers and Attorneys.

Attorney for Michigan, H. M. CRITTENDEN, of Detroit.

## I.—CAPITAL.

Deposit capital in New York, required by the laws of Michigan.. \$100,000

## II.—ASSETS.

### STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
ited States, registered.....	\$200,000 00	\$254,869 79	
ine Central R. R.....	7,000 00	8,450 64	
ton, Clinton, Fitchburg & New Bedford.....	1,000 00	1,197 50	
iver B. R.....	7,000 00	7,405 68	
Colony.....	14,000 00	15,364 29	
ter & Piscataquis R. R.....	50,000 00	50,750 00	
chburg R. R.....	25,000 00	26,257 40	
y of Lynn.....	50,000 00	54,562 50	
y of Boston.....	21,000 00	21,682 50	
y York Central & Hudson River.....	20,000 00	25,908 62	
cago, Santa Fé & California.....	25,000 00	21,250 00	
timore & Ohio R. R.....	26,000 00	27,750 78	
ton & Lowell R. R.....	12,000 00	12,213 76	
da & Farmington R. R.....	18,000 00	20,110 19	
y York & New England.....	5,000 00	5,846 77	
<b>Totals (carried out at market value).....</b>	<b>\$481,000 00</b>	<b>\$553,615 42</b>	<b>\$553,615 42</b>
in company's principal office, \$22.80; cash in bank, \$1,489.48.....			1,512 28
a deposited with the trustees.....			134,000 00
rest due and accrued on stocks, not included in "market value".....			5,832 58
ss premiums in due course of collection.....			147,322 29
<b>Aggregate amount of all the available assets of the company.....</b>			<b>\$842,282 57</b>

## III.—LIABILITIES.

ount of unpaid losses.....	\$73,550 00
ount of reserve on all outstanding accident risks.....	337,560 50
missions and brokerage.....	24,783 00
<b>Aggregate liabilities (except deposit capital).....</b>	<b>\$435,901 50</b>
us as regards policy-holders.....	\$406,381 07
ait capital.....	100,000 00
urplus over deposit capital.....	\$306,381 07

## IV.—INCOME DURING THE YEAR.

amount of cash actually received for premiums.....	\$628,016 54
rest received on bonds and mortgages.....	14,793 30
<b>Aggregate cash income.....</b>	<b>\$642,809 84</b>

### V.—EXPENDITURES DURING THE YEAR.

Net amount paid on losses.....	\$180,044 88
Paid or allowed during the year for commissions and brokerage.....	161,570 83
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	35,680 23
Paid State, national, and local taxes, in this and other States.....	7,346 83
All other payments, viz.: Depreciation of bonds, \$16,803.59: rent, adver- tising, law, postage, stationery, and miscellaneous expenses, \$70,303.71.....	87,107 30
Aggregate cash expenditures.....	\$472,050 07

## VI.—MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1899	\$46,757,530	\$348,528 21
Written during the year	129,529,906	963,708 97
Total	\$176,287,436	\$1,312,237 18
Deduct expirations	58,987,511	686,006 17
Net amount in force December 31, 1899	\$117,300,015	\$675,137 01

### GENERAL INTERROGATORIES.

Total amount of premiums received by U. S. Branch to date .....	\$1,181,735
Losses paid by U. S. branch to date.....	855,905
Losses incurred during the year.....	217,580
Amount deposited in different States and countries for the security of all the company's policy-holders.....	400,000
	Mass. \$900,000
	New York 100,000

# BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1899.

	Amount.
Risks taken.....	\$3,385,750 00
Premiums received.....	12,749 63
Losses paid.....	1,914 11
Total losses incurred during the year in the State of Michigan.....	2,194 11

**FIDELITY AND CASUALTY INSURANCE COMPANY.**

**NEW YORK.**

**HOME OFFICE, NOS. 214 AND 216 BROADWAY, NEW YORK CITY.**

(Incorporated March 20, 1876; commenced business, May 1, 1876.)

**WM. M. RICHARDS, President.**   -   -   -   -   -   -   -   **ROBERT J. HILLAS, Secretary.**

**Attorney for Michigan, E. E. WINSON, of Grand Rapids.**

## I.—CAPITAL.

**Capital stock paid**.....**\$250,000**

## II.—ASSETS.

<b>Real estate</b> .....	<b>\$11,000 00</b>
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## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
United States	\$25,000 00	\$29,375 00	
Cincinnati, Cleveland & Toledo	25,000 00	26,875 00	
Shore Railway	25,000 00	26,437 50	
Klyn & Montauk R. R.	25,000 00	27,500 09	
Erie & Western R. R.	25,000 00	28,125 00	
ago, R. I. & Pacific R. R.	50,000 00	53,500 00	
ral R. R. of New Jersey	25,000 00	28,125 00	
nnati, Indiana, St. Louis & Chicago R. R.	25,000 00	25,000 00	
apeake & Ohio P. M.	10,000 00	11,500 00	
s County Elevated R. R.	10,000 00	10,700 00	
Lackawanna & Western R. R. guar.	25,000 00	28,000 00	
York City consolidated	200,000 00	201,000 00	
of Richmond guar.	10,000 00	10,000 00	
als (carried out at market value)	\$490,000 00	\$506,137 50	\$506,137 50

unt loaned on stocks, bonds, and other securities (except mortgages), d as collateral, the market value of which is \$271,670	215,000 00
in company's principal office, \$31,752.29; cash in bank, \$36,571.80	68,324 09
est due and accrued on stocks, not including "market value"	1,449 96
est due and accrued on collateral loans	2,582 64
premiums in due course of collection	181,925 91
glass on hand	7,549 72
rom other companies for re-insurance on losses already paid	6,051 06
gregate amount of the assets of the company	\$1,000,020 88
ct special deposit in Virginia	10,000 00
al admitted assets	\$990,020 88

## Items not Admitted as Available Assets.

ellaneous mortgages, etc.	\$11,500 00
balances	5,494 86
receivable	300 00
	\$17,294 86

## III.—LIABILITIES.

unt of unpaid losses (of which \$12,866.75 are resisted)	\$53,982 52
premiums received and receivable upon all unexpired risks running year or less from date of policy:	
Fidelity	\$198,962 64
Accident	666,962 75
Plate glass	183,245 04
Steam boiler	55,017 02
premiums received and receivable upon all unexpired risks running more than one year from date of policy:	
Steam boiler, unearned premium, <i>pro rata</i>	\$28,629 08
unt of reserve on all outstanding risks	590,728 65
and accrued for salaries, rent, advertising, or agency expenses	364 89
missions and brokerage	59,719 80
gregate liabilities (except capital stock)	\$694,795 86
as regards policy-holders	\$296,225 02
al stock	250,000 00
plus over capital	\$45,225 02

## IV.—INCOME DURING THE YEAR.

	Fidelity Dep't.	Accident Dep't.	Plate Glass Dep't.	Steam Boiler Dep't.
premiums received in cash	\$281,463 68	\$620,615 98	\$176,973 50	\$77,901 44
t re-insurance, rebate, ment and returned pre- ms	24,757 78	10,355 05	4 738 54	9,200 13
	\$206,705 90	\$610,260 88	\$172,234 96	\$68,701 81

Net amount of cash actually received for premiums .....	\$1,057,903 05
Interest received on bonds and mortgages,	} 21,641 87
Interest and dividends received on bonds and stocks, and from all other sources,	
Income from other sources .....	210 00
Aggregate cash income .....	<u>\$1,079,754 92</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Fidelity Dep't.</i>	<i>Accident Dep't.</i>	<i>Plate Glass Dep't.</i>	<i>Steam Boiler Dep't.</i>
Gross amount paid for losses.....	\$95,659 51	\$179,900 88	\$97,121 45	\$1,245 47
Deduct salvage, amount re- covered, re-insurance, etc.....	17,668 70	704 90	10,174 22	175 00
Net amount paid for losses.....	<u>\$78,990 81</u>	<u>\$179,196 98</u>	<u>\$86,947 23</u>	<u>\$1,070 47</u>
Net amount paid on losses .....	\$316,204 49			
Cash dividends actually paid .....	20,000 00			
Paid or allowed during the year for commissions and brokerage.....	278,485 38			
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents and all other employes .....	105,465 85			
Paid State, national, and local taxes in this and other States.....	13,402 72			
Profit and loss account .....	10,490 25			
All other payments, viz.: Traveling expenses, printing and stationery, boiler inspection, rent, postage, etc. ....	156,599 36			
Aggregate cash expenditures .....	<u>\$900,648 06</u>			

## VI.—MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Amount at Risk.</i>	<i>Premium.</i>
<i>Fidelity Dep't:</i>		
In force, December 31, preceding year .....	\$24,967,438 61	\$161,956 54
Written or renewed during the year .....	33,661,821 57	215,609 97
Total .....	\$58,629,260 18	\$377,566 51
Deduct expirations and cancellations (*and re-insurance, \$70,000, \$402.50) .....	27,382,289 61	178,258 87
In force December 31, 1889 .....	<u>\$31,246,971 57</u>	<u>\$199,307 64</u>
<i>Accident Dep't:</i>		
In force December 31, preceding year .....	\$50,945,875 00	\$325,585 64
Written or renewed during the year .....	99,458,541 00	699,201 68
Total .....	\$150,404,416 00	\$1,024,787 32
Deduct expirations and cancellations (and re-insurance, \$195,000, \$867.25) .....	58,634,750 00	358,904 57
In force December 31, 1889 .....	<u>\$91,769,666 00</u>	<u>\$665,882 75</u>
<i>Plate Glass Dep't:</i>		
In force December 31, preceding year .....	\$5,290,310 86	\$151,182 71
Written or renewed during the year .....	6,617,197 57	185,151 12
Total .....	\$11,907,508 43	\$336,333 83
Deduct expirations and cancellations .....	5,903,834 29	153,068 79
In force December 31, 1889 .....	<u>\$6,003,674 14</u>	<u>\$183,315 04</u>
<i>Steam Boiler Department:</i>		
In force December 31, preceding year .....	\$10,556,918 71	\$35,684 92
Written or renewed during the year .....	13,599,464 00	73,862 07
Total .....	\$24,156,382 71	\$109,546 99
Deduct expirations and cancellations (*and re-insurance, \$60,000, \$323.50) .....	7,871,068 71	61,491 29
In force December 31, 1889 .....	<u>\$16,285,314 00</u>	<u>\$108,075 71</u>
Aggregate amount .....	<u>\$150,755,625 71</u>	<u>\$1,157,256 14</u>

SCHEDULE OF RISKS AND UNEARNED PREMIUMS.

	Year Written.	Amount of Risk.	Premium.	Fraction.	Unearned.
<i>term of one year:</i>					
Boiler department.....	1889	\$31,246,971 57	\$198,952 64	1-2	\$99,476 32
Boiler department.....	1889	98,649,696 00	666,982 75	1-2	333,491 37
Boiler department.....	1889	6,573,674 14	183,245 04	1-2	91,622 52
Boiler department.....	1889	11,612,464 00	55,017 02	1-2	27,508 51
<i>term of two years:</i>					
Boiler department.....	1888	40,000 00	248 05	1-4	62 01
Boiler department.....	1889	40,500 00	191 50	3-4	143 63
<i>term of three years:</i>					
Boiler department.....	1887	626,900 00	10,287 68	1-6	1,714 61
Boiler department.....	1888	2,219,450 00	25,554 62	1-3	12,777 81
Boiler department.....	1889	1,715,500 00	16,376 84	5-6	13,647 87
<i>term of five years:</i>					
Boiler department.....	1886	30,000 00	375 00	7-10	262 50
Boiler department.....	1889	500 00	25 00	9-10	22 50
<b>Total.....</b>		<b>\$150,755,625 71</b>	<b>\$1,157,256 14</b>		<b>\$580,728 65</b>

GENERAL INTERROGATORIES.

Amount of premiums received from the organization of the company to date.....	\$4,746,908
Amount paid from organization to date.....	1,728,551
Amount of cash dividends declared since the company commenced business.....	140,000
Amount of the company's stock owned by the directors at par value.....	63,900
Amount accrued during the year.....	370,187
Amount deposited in different States and countries for the security of all the company's policy-holders.....	200,000
Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders therein:	
in the States and Countries.....	Deposits.
	\$10,000

BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	Amount at Risk.	Premiums Received.	Losses Paid.	Losses Incurred.
.....	\$309,900 00	\$1,850 90	.....	\$147 09
.....	1,920,750 00	10,853 71	\$4,201 63	5,475 63
.....	116,935 81	3,457 96	776 35	787 35
.....	686,300 00	2,690 54	419 72	419 72
<b>Total.....</b>	<b>\$3,033,885 81</b>	<b>\$18,843 11</b>	<b>\$5,397 70</b>	<b>\$6,829 79</b>

GUARANTEE COMPANY OF NORTH AMERICA.

CANADA.

HOME OFFICE, MONTREAL.

(Incorporated 1851; commenced business 1872.)

T. GALT, President. - EDWARD RAWLINGS, Vice President and Managing Director.

Attorney for Michigan, E. H. BUTLER, of Detroit.

I.—CAPITAL.

Capital stock paid.....	\$304,600
Deposit capital in New York insurance department (required by the laws of Michigan).....	200,000

## II.—ASSETS.

Real estate.....	\$4,308 19
Loans on bond and mortgage real estate (first liens).....	33,322 55
Loans on paid up life policy.....	400 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
Montreal corporation bonds.....	\$19,500 00	\$20,102 50
Montreal corporation stock.....	75,500 00	91,680 50
Montreal harbor bonds.....	74,500 00	85,940 00
Montreal warehousing bonds.....	6,287 69	5,640 92
Victoria, B. C., water works bonds.....	10,000 00	12,300 00
Dominion of Canada stock.....	2,399 67	2,495 65
Lake Champlain & St. Lawrence Junction R'y bonds.....	5,000 00	4,750 00
Canada Central R'y bonds.....	9,733 34	10,705 67
Province of Quebec bonds.....	1,000 00	1,100 00
City of Toronto bonds.....	10,000 00	11,650 00
Canada Southern R'y bonds.....	25,000 00	24,375 00
United States government registered bonds.....	14,000 00	14,700 00
City of Richmond, Va., bonds.....	1,000 00	1,280 00
City of Brooklyn bonds.....	200,000 00	216,875 00
<b>Totals (carried out at market value).....</b>	<b>\$456,900 70</b>	<b>\$508,546 24</b>

508,546 24

Cash in company's principal office, \$647.55; cash in bank, \$108,462.36.....	109,109 91
Interest due and accrued on stocks, not included in "market value".....	9,412 35
Net premiums in due course of collection.....	19,308 53

Aggregate amount of the assets of the company.....	\$679,407 77
Deduct special deposit in Virginia.....	15,930 00

Total admitted assets.....	\$663,477 77
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*Items not Admitted as Available Assets.*

Furniture, including safes.....	\$5,021 89
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## III.—LIABILITIES.

Amount of unpaid losses.....	\$32,847 96
Amount of reserve on all outstanding guarantee risks.....	117,928 94
Due and accrued for salaries, rent, advertising, or agency expenses.....	7,143 85

Aggregate.....	\$157,920 75
Deduct liabilities on special deposits.....	2,358 90

Net liabilities (except capital stock).....	\$155,561 85
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Surplus as regards policy-holders.....	\$507,915 92
Deposit capital.....	200,000 00
Surplus over deposit capital.....	\$307,915 92

## IV.—INCOME DURING THE YEAR.

	<i>On Guarantee Risks.</i>
Gross amount of cash received for premiums.....	\$267,787 15
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	29,649 33

Net amount of cash actually received for premiums.....	\$228,137 82
Interest and dividends received on bonds and stocks, and from all other sources.....	16,249 77
Income from all other sources, viz.: Claims recovered.....	24,999 42

Aggregate cash income.....	\$269,387 01
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## V.—EXPENDITURES DURING THE YEAR.

ount paid on guarantee losses (of which \$12,558.55 belonged to years).....	\$74,958 36
dividends actually paid.....	18,276 00
allowed during the year for commissions and brokerage.....	8,544 44
ring the year for salaries, fees, and all other charges of officers, agents, and all other employes.....	53,215 16
ate, national, and local taxes in this and other States.....	5,616 54
r furniture.....	690 30
r payments and expenditures.....	51,244 42
Aggregate cash expenditures.....	<u>\$212,545 22</u>

## VI.—MISCELLANEOUS.

<i>Guarantee Risks.</i>	<i>Premiums Thereon.</i>
<i>ts and Premiums.</i>	
December 31, 1888.....	\$32,354,466
during the year.....	47,651,288
	<u>\$80,005,749</u>
Expirations.....	41,487,342
	<u>\$38,518,407</u>
at the end of the year.....	\$323,955 60
Amount re-insured.....	298,975 80
	<u>\$330,980 90</u>
Amount in force December 31, 1889.....	298,987 84
	<u>\$343,968 06</u>
	<u>8,135 18</u>
	<u>\$235,837 88</u>

## GENERAL INTERROGATORIES.

ount of premiums received from the organization of the company to date.....	\$1,961,253
aid from organization to date.....	684,680
ount of cash dividends declared since the company commenced business.....	171,154
s declared payable in stock from organization.....	88,900
ount of the company's stock owned by the directors at par value.....	116,520
ccurred during the year.....	87,648
deposited in different States and countries for the security of all the company's holders.....	280,702
t deposited in various States and countries, which, under the laws thereof, is held exclusively protection of the policy-holders therein:	
s States and Countries.....	<i>Deposits. Liabilities.</i>
	\$15,980 \$2,358 90

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Amount.</i>
se risks taken.....	\$325,500 00
is received.....	2,098 48
aid.....	None.
ees incurred during the year in the State of Michigan.....	None.

# HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

CONNECTICUT.

HOME OFFICE, No. 218 MAIN ST., HARTFORD.

(Incorporated June, 1886; commenced business October, 1886.)

J. M. ALLEN, *President*. - - - - - J. B. PIERCE, *Secretary*.

Attorney for Michigan, BENJAMIN F. HAXTEN, of Detroit.

## I.—CAPITAL.

Capital stock paid..... \$500,000

## II.—ASSETS.

Real estate.....	\$2,414 88
Loans on bond and mortgage of real estate (first liens), of which \$2,150 is in process of foreclosure.....	429,370 00
Interest due, \$348.25, and accrued, \$8,788.45, on said mortgage loans; total.....	9,136 70
Value of lands mortgaged.....	\$1,841,283 00
Buildings (insured for \$108,095).....	274,890 00
Total value of mortgaged premises.....	\$1,615,663

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

Bonds:	Par Value.	Market Value.
State of Connecticut.....	\$100,000 00	\$110,000 00
United States.....	2,000 00	2,500 00
Wooster, Ohio, city.....	10,000 00	10,800 00
Atchison, Kansas, city park.....	15,000 00	16,200 00
Solomon, Kansas, city.....	5,000 00	5,500 00
Hutchinson, Kansas, city.....	12,000 00	12,600 00
Cullison, Kansas, city.....	6,500 00	7,150 00
Kansas City, Kansas, city.....	10,000 00	10,500 00
Coolidge, Kansas, city.....	10,000 00	11,000 00
Leavenworth, Kansas, city.....	6,000 00	6,300 00
Horton, Kansas, city.....	12,000 00	12,900 00
Evansville, Indiana, city.....	10,000 00	11,000 00
Council Bluffs, Iowa, city.....	10,000 00	11,000 00
Winfield, Kansas, city.....	10,000 00	10,500 00
Medicine Lodge, Kansas.....	5,000 00	5,400 00
York, Nebraska, city.....	10,000 00	10,500 00
Columbus, Nebraska, city.....	10,000 00	10,100 00
Abilene City, Kansas, board of education.....	12,000 00	12,600 00
Anthony City, Kansas, board of education.....	12,500 00	13,750 00
Gladstone, Michigan, city.....	10,000 00	10,500 00
Gladwin, Michigan, city.....	7,000 00	7,700 00
Madrid, Iowa, school district.....	3,500 00	3,675 00
Nebraska school.....	1,000 00	1,020 00
Nebraska school.....	12,855 00	12,972 75
Kansas school.....	11,435 00	11,663 70
Kansas school.....	5,000 00	5,250 00
Minnesota school.....	1,400 00	1,470 00
Mason & Tazewell district, Illinois.....	13,200 00	14,520 00
Lake Fork district, Illinois.....	14,010 61	15,411 67
W. C. special district, Illinois.....	10,000 00	10,500 00
Big Slough district, Illinois.....	15,000 00	16,500 00
Arizona Canal Co.....	10,000 00	10,500 00
Peoria, Illinois, township.....	5,000 00	5,000 00
Oxford, Kansas, township.....	10,000 00	10,500 00
Oswego, Kansas, township.....	10,000 00	10,500 00
Jefferson, Kansas, township.....	10,000 00	10,500 00

# HARTFORD STEAM BOILER INPECT'N AND INSURANCE CO. 127

	Par Value.	Market Value.	
Kansas, township.....	\$15,000 00	\$15,750 00	
Kansas, township.....	10,000 00	10,500 00	
Kansas, township.....	5,000 00	5,500 00	
Nebraska, village.....	6,500 00	7,150 00	
Creek precinct, Clay Co., Nebraska.....	5,000 00	5,250 00	
precinct, Clay Co., Nebraska.....	5,000 00	5,250 00	
precinct, Clay Co., Nebraska.....	8,000 00	8,400 00	
county, Kansas.....	11,000 00	11,550 00	
county, Kansas.....	15,000 00	16,750 00	
county, Kansas.....	10,000 00	10,500 00	
county, Iowa.....	10,000 00	10,000 00	
& Western railroad.....	15,000 00	17,250 00	
ing Coal Railroad Company.....	10,000 00	11,000 00	
nati, Van Wert & Michigan Railroad Company.....	12,000 00	13,200 00	
ational Bank, Hartford.....	4,000 00	4,000 00	
rd National Bank, Hartford.....	8,600 00	13,418 00	
y Company, Hartford.....	8,000 00	11,200 00	
an National Bank, Hartford.....	5,000 00	6,500 00	
s & Mechanics' National Bank, Hartford.....	7,100 00	7,888 00	
National Bank, Hartford.....	8,800 00	8,597 00	
rk, New Haven & Hartford Railroad Company.....	12,000 00	29,400 00	
o, Burlington & Quincy Railroad Company.....	11,000 00	11,770 00	
o, Milwaukee & St. Paul Railway Co. preferred.....	10,000 00	11,400 00	
o, Topeka & Santa Fe Railroad Company.....	10,000 00	3,400 00	
o, Rock Island & Pacific Railway Company.....	11,000 00	10,780 00	
ais & San Francisco Railway Co. first preferred.....	10,000 00	9,500 00	
o & Northwestern Railway Company preferred.....	10,000 00	14,200 00	
s (carried out at market value).....	\$864,400 61	\$782,424 12	\$732,424 12

company's principal office, \$1,535.63; cash in bank, \$50,628.82.....	52,164 45
t due and accrued on stocks, not included in "market value".....	15,507 99
miums in due course of collection.....	102,887 45

egate amount of all the available assets of the company.....	\$1,343,905 59
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## III.—LIABILITIES.

t of unpaid losses.....	\$19,669 87
t of reserve on all outstanding steam boiler risks.....	663,696 19
d accrued for rent.....	625 00
ssions and brokerage.....	1,994 79
egate liabilities (except capital stock).....	\$685,985 85

as regards policy-holders.....	\$657,919 74
stock.....	500,000 00
s over capital.....	\$157,919 74

## IV.—INCOME DURING THE YEAR.

	On Steam Boiler Risks.
ount of cash received for inspections and premiums.....	\$689,675 86
ount paid for re-insurance, for rebate and return premiums.....	71,115 18
ount of cash actually received for premiums.....	\$668,560 68
t received on bonds and mortgages.....	27,860 85
t and dividends received on bonds and stocks, and from all other.....	36,010 70
from all other sources, viz.: Special mechanical service.....	2,213 11
egate cash income.....	\$634,645 34

## V.—EXPENDITURES DURING THE YEAR.

ount paid on steam boiler losses (of which \$4,424.64 belonged to years).....	\$41,909 05
idivends actually paid.....	50,000 00
r allowed during the year for commissions and brokerage.....	148,780 77



Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	\$24,402 87
Paid State, national, and local taxes, in this and other States.....	12,545 61
Inspection expenses.....	186,742 17
All other payments and expenditures.....	98,320 51
Aggregate cash expenditures.....	<u>\$562,700 98</u>

## VI.—MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Steam Boiler Risks.</i>	<i>Premiums Thereon.</i>
In force December 31, 1888.....	\$91,102,143	\$1,082,126 13
Written during the year.....	64,956,800	625,732 21
Total.....	<u>\$156,061,943</u>	<u>\$1,707,878 34</u>
Deduct expirations.....	84,861,253	890,455 96
Amount in force December 31, 1889.....	<u>\$121,200,690</u>	<u>\$1,827,892 38</u>
Unearned premiums computed at fifty per cent.....		668,686 19

## UNEARNED PREMIUMS PRO RATA.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Insured.</i>	<i>Premiums Thereon.</i>	<i>Fractions Unearned.</i>	<i>Premiums Unearned.</i>
1889.....	One year or less.....	\$12,408,584	\$98,628 80	1-2	\$49,311 90
1888.....		385,600	2,939 21	1-4	734 80
1889.....	Two years.....	263,238	2,172 55	3-4	1,629 39
1887.....		18,751,971	224,370 76	1-6	39,061 79
1888.....	Three years.....	40,214,187	468,011 84	1-2	234,006 67
1889.....		47,304,483	494,354 80	5-6	411,962 30
1885.....		45,000	788 82	1-10	73 28
1886.....		5,000	150 00	3-10	45 00
1887.....	Five years.....	186,000	3,014 15	1-2	1,507 07
1888.....		1,086,724	14,867 70	7-10	10,407 39
1889.....		706,000	8,154 25	9-10	7,338 78
Totals.....		<u>\$121,200,690</u>	<u>\$1,827,892 88</u>		<u>\$758,077 47</u>

## GENERAL INTERROGATORIES.

The total amount for premiums and inspections received from the organization of the company to date.....	\$5,410,896
Total amount of cash dividends declared since the company commenced business.....	430,750
Total amount of the company's stock owned by the directors at par value.....	143,750
Losses paid from organization to date.....	302,146
Dividends declared payable in stock from organization.....	140,000
Losses incurred during the year.....	55,954
Amount deposited in different States and countries for the security of all the company's policy-holders.....	100,000

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Number.</i>	<i>Amount.</i>
Steam boiler risks taken.....	217	\$1,622,850 00
Premiums received.....		17,082 91
Losses paid.....		1,542 15
Total losses incurred during the year in the State of Michigan.....		906 52

## LLOYD'S PLATE GLASS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE, No. 63 WILLIAM ST., New York City.

(Incorporated August 1882; commenced business September 4, 1882.)

SEMER, *President.* - - - - - W. T. WOODS, *Secretary.*

Attorney for Michigan, OTTO KIRCHNER, of Detroit.

## I.—CAPITAL.

Capital stock paid.....\$100,000

## II.—ASSETS.

State.....\$100,000 00

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
United States Government.....	\$100,000 00	\$127,500 00	
Wyn & Coney Island R. R.....	10,000 00	10,400 00	
Second St., Manhattanville and St. Nicholas Ave.....	5,000 00	5,800 00	
ic Avenue.....	7,000 00	7,455 00	
o & Eastern Illinois R. R.....	5,000 00	6,060 00	
o & Ohio Central.....	10,000 00	10,250 00	
4 Avenue.....	10,000 00	10,850 00	
lyn Cross Town.....	10,000 00	10,800 00	
tion of Canada.....	10,000 00	11,000 00	
ern Pacific & Montana.....	10,000 00	10,800 00	
als (carried out at market value).....	\$177,000 00	\$210,505 00	210,505 00

Company's principal office, \$2,780.05; cash in bank, \$12,193.67..... 14,973 72  
 at due and accrued on stocks, not included in "market value"..... 1,362 48  
 premiums in due course of collection..... 56,364 81  
 lass on hand to replace losses at actual value..... 12,802 59

Aggregate amount of the assets of the company.....\$396,008 60  
 t special deposit in Canada..... 11,000 00

total admitted assets.....\$385,008 60

*Items not Admitted.*

accounts.....\$1,633 50

## III.—LIABILITIES.

at of unpaid losses.....\$2,806 85  
 at of reserve on all outstanding plate glass risks..... 162,777 84  
 d accrued for advertising or agency expenses..... 23,174 69  
 missions and brokerage..... 15,341 19

Aggregate.....\$210,100 57  
 t liabilities on special deposits..... 8,841 94

at liabilities (except capital stock).....\$201,258 63

Surplus as regards policy-holders.....	\$183,749 97
Capital stock.....	100,000 00
Surplus over capital.....	\$83,749 97

## IV.—INCOME DURING THE YEAR.

	<i>On Plate Glass Risks.</i>	
Gross amount of cash received for premiums.....	\$331,007 83	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	21,866 23	
Net amount of cash actually received for premiums.....		\$309,141 60
Interest and dividends received on bonds and stocks, and from all other sources.....		
Income from all other sources, viz.: Rents.....		
Aggregate cash income.....		\$309,141 60

## V.—EXPENDITURES DURING THE YEAR.

	<i>On Plate Glass Risks.</i>	
Gross amount actually paid for losses.....	\$173,711 64	
Deduct amounts actually received for salvages.....	43,684 35	
Net amount paid on losses (of which \$2,763.97 belonged to prior years....		\$130,027 29
Cash dividends actually paid.....		1
Paid or allowed during the year for commissions and brokerage.....		7
Paid during the year for salaries, fees and all other charges of officers, clerks, agents and all other employes.....		5
Paid State, national and local taxes in this and other States (including license fees).....		
All other payments, viz.: Repairs to buildings, etc.....		
Aggregate cash expenditures.....		\$228,110 31

## VI.—MISCELLANEOUS.

	<i>Risks and Premiums.</i>	<i>Plate Glass Risks.</i>	
In force December 31, 1888.....		\$9,209,601	
Written during the year.....		11,071,639	
Total.....		\$20,281,240	
Deduct expirations.....		9,566,711	
Net amount in force December 31, 1889.....		\$10,714,529	

## RECAPITULATION OF RISKS AND PREMIUMS.

Year Written.	Amount Covered.	Gross Premi- ums Charged.	Fraction Unearned.
1889.....Plate Glass.....	\$10,714,529	\$325,555 69	1-2

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	
Total amount of cash dividends declared since the company commenced business.....	
Total amount of the company's stock owned by the directors at par value.....	
Losses paid from organization to date.....	
Losses incurred during the year.....	
Amount deposited in different States and countries for the security of all the company's policy-holders.....	
Amount deposited in various States and countries, which, under the laws thereof, is held exclu- sively for the protection of the policy-holders therein:	
<i>Name States and Countries.</i>	<i>Deposits.</i>
Canada.....	\$11,000 00

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>Number Risks.</i>	<i>Amount Risks.</i>
glass risks taken.....	888	\$162,888 97
premiums received.....		5,275 42
paid.....	31	1,857 42
losses incurred during the year in the State of Michigan.....		1,571 20

## METROPOLITAN PLATE GLASS INSURANCE COMPANY.

NEW YORK.

HOME OFFICE No. 66 LIBERTY ST., NEW YORK CITY.

(Incorporated April 22, 1874; commenced business April 23, 1874.)

Y HARTEAU, *President.* - - - - EUGENE H. WINSLOW, *Secretary.*

Attorney for Michigan, FRANCIS O. DAVENPORT, of Detroit.

## I.—CAPITAL.

Capital stock paid..... \$100,000

## II.—ASSETS.

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
States Government bonds.....	\$200,000 00	\$254,000 00	
Avenue bank.....	2,000 00	2,800 00	
Union Bank.....	2,500 00	3,250 00	
County Trust Co.....	2,000 00	3,200 00	
City Gas Light Co.....	2,500 00	2,750 00	
	<u>\$209,000 00</u>	<u>\$265,800 00</u>	\$265,800 00

in company's principal office, \$3,500.47; cash in bank, \$22,312.71.....	25,813 18
premiums in due course of collection.....	21,445 22
Aggregate amount of all the available assets of the company.....	<u>\$313,058 40</u>

## III.—LIABILITIES.

amount of unpaid losses.....	\$2,500 00
amount of reserve on all outstanding plate glass risks.....	95,312 04
and accrued for salaries, rent, advertising, or agency expenses.....	4,996 69
and to become due for commissions on uncollected premiums.....	5,725 56
Aggregate liabilities (except capital stock).....	<u>\$108,534 29</u>

as regards policy-holders.....	\$204,524 11
stock.....	100,000 00
plus over capital.....	<u>\$104,524 11</u>

## IV.—INCOME DURING THE YEAR.

	<i>On Plate Glass Risks.</i>	
Gross amount of cash received for premiums.....	\$200,584 68	
Deduct amount paid for re-insurance, for rebate, abatement, and return premiums.....	18,662 87	
Net amount of cash actually received for premiums.....		\$186 8
Interest received on bonds and mortgages.....		
Aggregate cash income.....		\$196

## V.—EXPENDITURES DURING THE YEAR.

	<i>On Plate Glass Risks.</i>	
Gross amount actually paid for losses.....	\$80,170 43	
Deduct amounts actually received for salvages.....	7,272 95	
Net amount paid on losses (of which \$3,200.10 belonged to prior years)...		\$72 12
Cash dividends actually paid.....		52
Paid or allowed during the year for commissions and brokerage.....		31
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....		1
Paid State, national, and local taxes, in this and other States.....		
Aggregate cash expenditures.....		\$171

## VI.—MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Plate Glass Risks.</i>	
In force December 31, 1888.....	\$5,583,138	\$1
Written during the year.....	6,897,704	2
Total.....	\$12,480,842	\$3
Deduct expirations.....	6,088,567	1
Net amount in force December 31, 1889.....	\$6,442,275	\$1

## RECAPITULATION OF RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Amount Covered.</i>	<i>Gross Premi- ums Charged.</i>	<i>Fraction Unearned.</i>	
1889..... Plate Glass.....	\$6,442,275	\$190,624 08	1-2	

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	
Losses paid from organization to date.....	
Total amount of cash dividends declared since the company commenced business.....	
Total amount of the company's stock owned by the directors at par value.....	
Losses incurred during the year.....	
Amount deposited in different States and countries for the security of all the company's policy-holders.....	

## BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 1889.

	<i>No.</i>	
Plate Glass risks taken.....	486	
Premiums received.....		
Losses paid.....		
Total losses incurred during the year in the State of Michigan.....		



## \*PACIFIC MUTUAL LIFE INSURANCE COMPANY.

## ACCIDENT DEPARTMENT.

## CALIFORNIA.

HOME OFFICE, No. 418 CALIFORNIA ST., SAN FRANCISCO.

(Incorporated December 28, 1887; commenced business January, 1888.)

A. MOORE, *President*. - - - - - J. N. PATTON, *Secretary*.

Attorney for Michigan, JAMES T. STERLING, of Detroit.

## I.—CAPITAL.

Capital stock paid.....\$100,000

## II.—ASSETS.

Real estate.....	\$118,659 57
Investment on bond and mortgage of real estate (first liens).....	1,386,377 65
Investment due \$28,854.50, and accrued \$31,699.95 on said mortgage loans ;	
Capital.....	60,554 45

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>	
First National Bank, of San Francisco, Cal.....	\$16,000 00	\$18,560 00	
San Francisco Gas Improvement Co., San Francisco, Cal.....	30,000 00	19,500 00	
Spokane Loan, Trust & Savings Bank, of Spokane Falls, W.....	100 00	100 00	
San Joaquin Pacific Branch Railway of California.....	25,000 00	29,250 00	
San Joaquin Cable Co., of San Francisco, Cal.....	50,000 00	61,020 00	
Los Angeles Cable Railway Co., of Los Angeles, Cal.....	25,000 00	23,175 00	
San Joaquin & Cliff House R'y Co., of San Francisco, Cal.....	25,000 00	25,887 50	
San Joaquin of Santa Cruz, Cal.....	6,500 00	6,690 00	
Totals (carried out at market value).....	\$177,600 00	\$189,122 50	189,122 50
Investment loaned on stocks, bonds and other securities (except mortgages)			
Investment as collateral, the market value of which is \$11,354.55.....			4,540 99
Investments made by company, other than above, on company's policies			
Investments assigned as collateral to policy-holders.....			25,070 49
Investment in premium notes, loans or liens on policies in force.....			56,025 16
Investment in company's principal office, \$6,871.43 ; cash in bank, \$115,885.63.....			122,757 06
Investment due and accrued on stocks, not included in "market value".....			2,568 00
Investment due and accrued on collateral loans.....			2,127 50
Investment due and accrued on premium notes and liens.....			3,740 50
Investment in premiums in due course of collection, in the accident department			69,799 21
Aggregate amount of all the available assets of the company.....			\$2,041,343 08

## III.—LIABILITIES.

Amount of unpaid losses in life department.....	\$21,074 00
Amount of reserve on all outstanding life risks, computed by the insurance department of California.....	1,679,864 00
Amount of reserve on all outstanding accident risks.....	132,762 00
Aggregate liabilities (except capital stock).....	\$1,833,700 00

The assets are used in the life department of this company.

Surplus as regards policy-holders.....	\$207,843 08
Capital stock.....	100,000 00
Surplus over capital.....	<u>\$107,843 08</u>

## IV.—INCOME DURING THE YEAR.

	<i>Accident Risks.</i>	
Gross amount of cash received for premiums.....	\$148,377 81	
Deduct amount paid for re-insurance, for rebate, abatement and return premiums.....	<u>1,244 64</u>	
Net amount of cash actually received for premiums.....		\$147,133 17
Aggregate cash income.....		<u>\$147,133 17</u>

## V.—EXPENDITURES DURING THE YEAR.

	<i>Accident Risks.</i>	
Gross amount actually paid for losses.....	\$148,377 81	
Deduct amounts actually received for re-insurance.....	<u>1,244 64</u>	
Net amount paid on accident losses.....		\$147,133 17
Aggregate cash expenditures.....		<u>\$147,133 17</u>

## VI.—MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Accident Risks, No.</i>	
In force December 31, 1888.....	12,650	\$
Written during the year.....	<u>21,359</u>	
Total.....	34,009	\$
Deduct expirations.....	<u>20,544</u>	
Net amount in force December 31, 1889.....	<u>13,465</u>	\$

## BUSINESS IN MICHIGAN DURING 1889.—ACCIDENT DEPARTMENT.

	<i>No.</i>	
Policies in force December 31, 1888.....	2,159	\$2,159
Policies issued during the year.....	<u>2,928</u>	<u>4,087</u>
Total.....	5,087	\$6,246
Deduct ceased to be in force.....	<u>3,067</u>	<u>4,087</u>
In force December 31, 1889.....	2,020	\$2,020
Losses and claims paid during the year.....	<u>1,960</u>	<u>\$2,020</u>
Premiums collected or secured in Michigan without any deduction for losses, dividends, or commissions, cash.....		



## STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

MICHIGAN.

HOME OFFICE, No. 71 GRISWOLD St., DETROIT.

(Incorporated May 29, 1884; commenced business August 1, 1884.)

FERRY, President. STEWART MARKS, Secretary.

J. T. PATTON, General Agent, of Detroit.

## I.—CAPITAL.

Capital stock paid..... \$200,000

## II.—ASSETS.

on bond and mortgage of real estate (first liens), of which \$30,000	
process of foreclosure.....	\$277,000 00
st due, \$4,598.21, and accrued, \$5,042.07 on said mortgage loans; total	9,640 28
value of mortgaged premises.....	\$878,400

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.	
rofit city bonds.....	\$35,000	\$35,000	
als (carried out at market value).....	\$35,000	\$35,000	35,000 00
n company's principal office, \$12,882.88; cash in banks, \$62,551.67..			75,434 55
premiums in due course of collection.....			131,548 67
ggregate amount of all the available assets of the company.....			\$528,623 50

## III.—LIABILITIES.

nt of unpaid losses (of which \$18,500 are resisted).....	\$18,500 00
nt of reserve on all outstanding accident risks.....	256,986 74
missions and brokerage.....	36,175 88
ggregate liabilities (except capital stock).....	\$311,662 62

s as regards policy-holders.....	\$218,980 88
stock.....	200,000 00
plus over capital.....	\$18,980 88

## IV.—INCOME DURING THE YEAR.

	On Accident Risks.
ount of cash received for premiums.....	\$576,641 80
amount paid for re-insurance, for rebate, abatement, and return	
premiums.....	69,980 23

Net amount of cash actually received for premiums.....	\$50
Interest received on bonds and mortgages.....	1
Interest and dividends received on bonds and stocks, from all other sources.....	
Aggregate cash income.....	\$52

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid on accident losses (of which \$5,000 belonged to prior years).....	\$25
Paid or allowed during the year for commissions and brokerage.....	14
Paid during the year for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	4
Paid State, national, and local taxes, in this and other States.....	1
All other payments, viz.: Rent, \$5,263.51; miscellaneous, \$31,473.51.....	3
Aggregate cash expenditures.....	\$49

## VI.—MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Number.</i>	<i>Amount.</i>	<i>P.</i>
In force December 31, 1888.....	24,899	\$48,172,625	\$
Written during the year.....	32,891	66,423,960	
Total.....	56,790	\$116,596,575	\$1.
Deduct expirations.....	29,867	57,866,775	
Net amount in force December 31, 1889.....	27,423	\$58,729,800	\$

## RECAPITULATION OF RISKS AND PREMIUMS.

<i>Year Insurance.</i>	<i>Amount Covered.</i>	<i>Gross Premiums Charged.</i>	<i>Fraction Unearned.</i>	<i>P.</i>
Written.				
1889..... Accident.....	\$58,729,800	\$513,973 48	1-2	\$

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	
Total amount of the company's stock owned by the directors at par value.....	
Losses paid from organization to date.....	
Losses incurred during the year.....	
Amount deposited in different States and countries for the security of all the company's policy-holders.....	

## BUSINESS IN THE STATE OF MICHIGAN DURING 1889.

	<i>Number.</i>	<i>P.</i>
Accident risks taken.....	2,296	\$6.
Premiums received.....		
Losses paid.....		
Total losses incurred during the year in the State of Michigan.....		

## TRAVELERS' (ACCIDENT) INSURANCE COMPANY.

CONNECTICUT.

## HOME OFFICE, HARTFORD.

(Incorporated June 17, 1863; commenced business April 1, 1864.)

G. BATTERSON, *President.* - - - - - RODNEY DENNIS, *Secretary.*

Attorney for Michigan, JAMES W. THOMPSON, of Detroit.

## I.—CAPITAL.

Capital stock paid.....\$600,000

## II.—ASSETS.

State.....\$14,017 57

## STOCKS AND BONDS OWNED ABSOLUTELY BY THE COMPANY.

	Par Value.	Market Value.
United States, 4½ Reg. '91.....	\$50,000 00	\$52,500 00
Free State.....	32,000 00	21,440 00
Ill. county, Ill.....	23,000 00	23,000 00
Ill. county, Ill.....	17,000 00	17,000 00
Ill. county, Ill.....	8,500 00	8,500 00
Ill. county, Col.....	5,200 00	5,200 00
Col. county, Col.....	7,000 00	7,000 00
Col. county, N. M.....	9,200 00	9,200 00
District No. 84, Cass county, Dak.....	1,500 00	1,500 00
District No. 7, Cass county, Dak.....	23,000 00	23,000 00
District No. 1, Montrose county, Col.....	8,000 00	8,000 00
Field, Conn., town.....	30,000 00	30,000 00
Col., town.....	3,500 00	3,500 00
Id township, Kan.....	24,000 00	24,000 00
Law township, Kan.....	8,000 00	8,000 00
s, Kan., city.....	20,000 00	20,000 00
Ohio, city.....	16,000 00	16,000 00
ond, Va., city.....	30,000 00	30,000 00
o, Burlington & Quincy Railroad Co.....	6,000 00	5,840 00
ous & Western Railroad Co.....	50,000 00	54,500 00
n Palace Car Co.....	23,000 00	30,680 00
a, Burlington & Quincy Railroad Co.....	110,000 00	117,700 00
g Central Railroad Co.....	60,000 00	70,500 00
lvania Railroad Co., \$50.00.....	212,000 00	224,720 00
Pacific Railroad Co.....	20,000 00	18,675 00
l, Milwaukee & St. Paul Railroad Co. preferred.....	130,000 00	143,687 50
l, Milwaukee & St. Paul Railroad Co. common.....	70,000 00	48,562 50
o & Northwestern Railroad Co. preferred.....	20,000 00	28,200 00
o & Alton Railroad Co. common.....	21,000 00	28,140 00
Central Railroad Co. 4 per cent leased line.....	10,000 00	9,800 00
s and Mechanics' National Bank, Hartford, Conn.....	25,600 00	27,392 00
an National Bank, Hartford, Conn.....	34,850 00	45,045 00
ational Bank, Hartford, Conn.....	40,000 00	40,000 00
x National Bank, Hartford, Conn.....	63,700 00	79,825 00
ational Bank, Hartford, Conn.....	24,800 00	27,082 00
ntile National Bank, Hartford, Conn.....	20,000 00	17,000 00
ritain National Bank, New Britain, Conn.....	14,000 00	18,900 00
al Bank of Commerce, New York, N. Y.....	10,000 00	19,700 00
l Shoe and Leather Bank, New York, N. Y.....	3,300 00	5,049 00
l National Bank, St. Paul, Minn.....	10,000 00	11,600 00
ational Bank, Morris, Minn.....	27,600 00	27,600 00
rd Trust Company, Hartford, Conn.....	50,000 00	64,125 00
n Union Telegraph Co.....	20,300 00	16,925 12
o Valley (Col.) Land Company.....	179,200 00	179,200 00

s (carried out at market value).....\$1,576,050 00 \$1,667,818 12

1,667,818 12

Amount loaned on stocks, bonds, and other securities (except mortgages) held as collateral, the market value of which is \$213,390 .....	\$100,000
Cash in company's principal office, \$937.32; cash in bank, \$64,308.78 .....	65,2
Aggregate amount of all the available assets of the company .....	\$1,847,0

## III.—LIABILITIES.

Amount of unpaid losses (of which \$55,000 are resisted) .....	\$152,4
Net premium reserve and other liabilities, except capital, under the life insurance or any other special department .....	741,0
Due and accrued for salaries, rent, advertising, or agency expenses .....	10,0
Aggregate liabilities (except capital stock) .....	\$903,4
Surplus as regards policy-holders .....	\$943,620 55
Capital stock .....	600,000 00
Surplus over capital .....	\$343,620 55

## IV.—INCOME DURING THE YEAR.

Net amount of cash actually received for premiums on accident risks .....	\$2,096,1
Interest and dividends received on bonds and stocks, and from all other sources .....	93,4
Income from all other sources, viz.: Rents .....	5,3
Aggregate cash income .....	\$2,195,1

## V.—EXPENDITURES DURING THE YEAR.

Net amount paid on accident losses .....	\$1,026,5
Cash dividends actually paid .....	96,0
Paid or allowed during the year for commissions and brokerage .....	560,2
Paid during the year for salaries, fees and all other charges of officers, clerks, agents, and all other employes .....	213,4
Paid State, national, and local taxes in this and other States .....	32,0
All other payments, viz.: Rents, \$29,266.70; miscellaneous, \$897,837.01 .....	927,1
Aggregate cash expenditures .....	\$2,856,0

## VI.—MISCELLANEOUS.

<i>Risks and Premiums.</i>	<i>Risks. Number.</i>	<i>Risks. Amount.</i>	<i>Prem. Th.</i>
In force December 31, 1888 .....	77,437	\$241,608,668	\$1,463,000
Written during the year .....	104,348	292,716,502	2,096,100
Total .....	181,785	\$534,325,170	\$3,559,100
Deduct expirations .....	108,890	290,573,562	2,150,000
Net amount in force December 31, 1889 .....	73,095	\$243,746,608	\$1,409,100

## RECAPITULATION OF RISKS AND PREMIUMS.

<i>Year Written.</i>	<i>Term.</i>	<i>Amount Covered.</i>	<i>Gross Premi- ums Charged.</i>	<i>Am. Pre- mium Un- der-</i>
1889 .....	One year or less .....	\$288,331,508	\$1,408,736 06	\$70,000
1889 .....	Two years .....	50,000	270 00	
1889 .....	Three years .....	5,000	62 50	
1886 .....	Four years. {	15,000	300 00	
1888 .....		10,000	125 00	
1889 .....		5,000	100 00	
1885 .....		65,000	1,200 00	
1886 .....	Five years. {	185,000	2,585 50	
1887 .....		13,000	260 00	
1888 .....		5,000	100 00	
1889 .....		5,112,100	36,802 00	
Totals .....		\$243,746,608	\$1,445,541 06	\$74,000

## GENERAL INTERROGATORIES.

amount of premiums received from the organization of the company to date.....	\$28,958,478
amount of <i>cash</i> dividends declared since the company commenced business.....	1,662,000
amount of the company's stock owned by the directors at par value.....	62,600
amount loaned to officers and directors.....	28,000
paid from organization to date.....	12,063,185
dividends declared payable in <i>stock</i> from organization.....	200,000
paid to stockholders not officers.....	80,500

## BUSINESS IN THE STATE OF MICHIGAN DURING 1889.

	<i>Risks.</i> <i>Number.</i>	<i>Risks.</i> <i>Amount.</i>
ent risks taken.....	2,888	\$8,356,450 00
sums received.....		57,389 10
paid.....		36,708 64
losses incurred during the year in the State of Michigan.....		37,708 64



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CO-OPERATIVE

Life Insurance and Mutual Benefit Associations

OF MICHIGAN AND OTHER STATES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS

SHOWING THEIR CONDITION DEC. 31, 1889.

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## MASONIC CO-OPERATIVE LIFE ASSOCIATION OF MICHIGAN.

(Incorporated May 29, 1879; commenced business July 29, 1879.)

HOME OFFICE, MASONIC TEMPLE, CONGRESS ST., W., DETROIT.

WM. F. MOORE, *President.* - - - - - PETER SORENSEN, *Secretary.*

### BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$1,218 03

### INCOME DURING YEAR 1889.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i> .....	\$36 00
Annual dues as per contract, without any deduction whatever.....	490 90
Assessments, mortuary.....	980 80

Total paid by members.....	\$1,457 70
Interest.....	40 67

Total income..... 1,498 37

Total net resources..... \$2,716 40

### DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$1,422 30
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	52 00
Salary of secretary.....	103 00
Rent, \$50; advertising and printing, \$34.15.....	84 15
All other items, viz.: Insurance on safe and desk, \$1.50; license, postage, advertising, etc., \$35.29.....	36 79
(Total expenses of management.....)	\$272.94

Total disbursements..... 1,695 24

Balance..... \$1,021 16

Invested as follows:

### NET OR INVESTED ASSETS.

Cash deposits in banks on assessment fund account.....	\$475 75
Cash deposits in banks on general fund account.....	420 41

Total net or invested assets..... \$896 16

### NON-INVESTED ASSETS.

Safe, \$90.00; desk, \$35.00..... 125 00

Gross assets..... \$1,021 16

### CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid..... \$25 75

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
Policies or certificates in force February 4, 1889.....	398	\$197,248 80
Policies or certificates written during 1889.....	18	9,125 10
Total.....	416	\$206,373 90
Deduct number and amount which have ceased to be in force during 1889.....	14	7,123 80
Total policies or certificates in force December 31, 1889.....	402	\$199,250 30
Losses and claims on policies or certificates paid during 1889.....	3	1,422 30
Policies or certificates terminated by death during 1889.....	3	1,422 30
Policies or certificates terminated by lapse during 1889.....	11	5,701 30

## MASONIC MUTUAL BENEFIT ASSOCIATION.

## OF WESTERN MICHIGAN.

[Incorporated November 16, 1878; commenced business July 26, 1875.]

WILLIAM P. INNES, *President*. ED. D. BENEDICT, *Secretary*. J. BARTH, *Treasurer*.  
A. B. BOTSFORD, M. D., *Medical Director*. HON. JOHN W. CHAMPLIN, *General Counsel*.  
C. A. BROWNELL, of Detroit, *Supt. of Agencies*.

## TRUSTEES.

JOSEPH ALLBRIGHT, Grand Rapids; C. ANGELL, Grand Rapids; J. BARTH, Grand Rapids; ED. D. BENEDICT, Grand Rapids; A. B. BOTSFORD, M. D., Grand Rapids; J. N. DAVIS, Grand Rapids; WM. DUNHAM, Grand Rapids; A. H. FOWLE, Grand Rapids; W. P. INNES, Grand Rapids; E. MATTER, Grand Rapids; T. W. GIBBS, Lisbon; C. H. LOOMIS, Sparta; J. S. CONOVER, Coldwater; D. STRIKER, Hastings; W. J. H. SAUNDERS, Grand Haven; N. W. MATHER, Howard City; H. W. WALKER, Lansing; Z. C. JESSOP, Detroit; G. W. MATTHESON, Middleville.

HOME OFFICE, No. 25, CANAL ST., GRAND RAPIDS, MICH.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$45,333 05

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by applications, without deduction.....	\$1,606 00
Annual dues as per contract, without any deduction whatever.....	1,830 75
Assessments: Mortuary.....	66,230 00
Total paid by members.....	\$69,665 75
Interest, \$2,106.83; rent, \$40.00.....	2,146 68
Cash received from all other sources, viz.: Special notices \$48.10, change of beneficiaries \$34.50, reinstatements \$27.00.....	109 60
Total income.....	71,921 98
Total net resources.....	\$117,255 03

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$65,000 00
Advance payments returned to rejected applicants.....	27 50
Total paid to members.....	\$65,027 50

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$816 50
Salaries of managers and agents not paid by commissions.....	325 00
Salaries of officers.....	1,783 86
Salaries and other compensation of office employees.....	639 59
Medical Examiners' fees, whether paid direct by members or otherwise....	119 00
Rent \$472.00, advertising and printing \$583.08.....	1,055 08
Advance to officers and agents to be repaid out of future salaries or commissions.....	100 00
All other items, viz.: Postage \$839.09, stationery \$34.64, trustees' expenses \$583.44, gas \$14.67, officers' expenses \$146.20, solicitors' expenses \$99.90, telephone \$50.00, legal \$32.90, furniture \$54.88, guarantee bonds \$100.00, express, telegrams and miscellaneous \$102.31.....	1,858 08
(Total expenses of management.....\$6,647 06)	
Total disbursements.....	\$71,674 56
Balance.....	\$45,580 47

## Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D.....	\$31,465 00
Agents' ledger balances.....	100 50
Cash in office.....	168 04
Cash deposits in banks on emergency or reserve fund account.....	13,846 98
Total net or invested assets, as per balance.....	\$45,580 47

## NON-INVESTED ASSETS.

Interest accrued.....	\$890 83
Market value of bonds and stock over cost, as per schedule D.....	1,000 00
Total non-invested assets.....	1,690 83
Gross assets.....	\$47,271 30

## LIABILITIES.

Advance assessments.....	\$343 20
Total actual liabilities.....	343 20
Balance, net assets.....	\$46,928 10

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$2,641 00
Mortuary assessments, due and unpaid.....	3,670 00
Total due from members.....	\$6,311 00

## CONTINGENT MORTUARY LIABILITIES.

* Losses adjusted, not yet due.....	\$2,000 00
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## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

## BUSINESS IN MICHIGAN DURING 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888.....	5,418	\$5,418,000
Policies or certificates written during the year 1889.....	186	186,000
Total.....	5,604	\$5,604,000
Deduct number and amount which have ceased to be in force during 1889.....	324	324,000
Total policies or certificates in force December 31, 1889.....	5,280	\$5,280,000
Losses and claims on policies or certificates paid during the year 1889.....	67	\$67,000
Policies or certificates terminated by death during 1889.....	67	67,000
Policies or certificates terminated by lapse during 1889.....	257	257,000

\* This claim was paid January 2, 1890.

## MICHIGAN MUTUAL BENEFIT ASSOCIATION OF MICHIGAN.

HOME OFFICE, HILLSDALE, MICH.

IRA B. CARD, *President.*J. R. WYLLIE, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$4,603 51

## INCOME DURING YEAR 1889.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows :

Gross amount of membership fees required or represented by applications, <i>without deduction</i> .....	\$4,155 00
Annual dues as per contract, without any deduction whatever.....	8,068 42
Assessments : Mortuary.....	58,820 96
Medical examiners' fees paid by applicant.....	708 00
(Assessments paid in advance, included in No. 8.....)	\$372 02)

Total income..... 71,742 38

Total net resources..... \$76,345 89

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$53,734 18
Advance payments returned to rejected applicants.....	230 28
(Total paid to members.....)	\$54,014 41)
Commissions paid or allowed for collecting assessments.....	3,083 25
Salaries of managers and agents not paid by commissions.....	4,166 27
Salaries of officers.....	2,800 00
Salaries and other compensation of office employes.....	308 06
Medical examiners' fees, whether paid direct by members or otherwise.....	971 25
Rent, \$97.50; advertising and printing, \$471.95.....	559 45
All other items, viz.: General expenses. (Includes rebate membership fees to applicants, \$3,431.00).....	5,394 24
(Total expenses of management.....)	\$16,732 52)

Total disbursements..... 70,746 93

Balance ..... \$5,598 96

Invested as follows :

## NET OR INVESTED ASSETS.

Cash deposits in banks..... \$5,598 96

Total net or invested assets, as per balance..... \$5,598 96

## NON-INVESTED ASSETS.

None.

## LIABILITIES.

None.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$7,000 00
Mortuary assessments, not yet called for losses unadjusted.....	24,500 00

Total due from members.....	\$31,500 00
Deduct estimated cost of collection.....	1,620 00

Net amount due from members..... \$29,880 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, seven).....	\$15,000 00	
Losses in process of adjustment (number of claims, five).....	8,000 00	
Losses resisted (number of claims, one).....	8,000 00	
Total contingent mortuary liabilities.....		\$26,000 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF BUSINESS IN MICHIGAN 1889.		DURING 1889.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1888.....	2,981	\$6,449,500	2,981	\$6,449,500
Policies or certificates written during the year.....	708	983,000	708	983,000
Total.....	3,684	\$7,382,500	3,684	\$7,382,500
Deduct number and amount which have ceased to be in force during 1889.....	571	977,500	571	977,500
Total Policies or certificates in force December 31, 1889.....	3,063	\$6,405,000	3,063	\$6,405,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	8	\$14,000		None.
Losses and claims on policies or certificates incurred during the year 1889.....	35	68,000	31	\$58,000
Total.....	43	\$82,000	31	\$58,000
Losses and claims on policies or certificates paid during the year 1889.....	30	\$56,000	27	\$49,000
Policies or certificates terminated by death during 1889.....	35	68,000	31	58,000
Policies or certificates terminated by lapse during 1889.....	581	909,500		None.

## PENINSULAR MASONIC AID ASSOCIATION.

(Incorporated January 18, 1884; commenced business January 18, 1884.)

HOME OFFICE, CAGO, MICH.

CYRENIUS P. BLACK, *President.*NATHAN M. RICHARDSON, *Secretary.*

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by applica- tions, without deduction.....	\$2,754 00
Annual dues as per contract, without any deduction whatever.....	2,102 00
Assessments: Mortuary, \$21,592.18; expense, \$2,160.14.....	23,752 27
Medical examiners' fees paid by applicants.....	431 00
Total income.....	\$29,039 27

## DISBURSMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$21,592 18
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	2,754 00
Commissions paid or allowed for collecting assessments and annual dues.....	1,292 50
Salaries of officers, \$2,039.68; other compensation of officers, \$107.75.....	2,147 43
Salaries and other compensation of office employees.....	195 50
Medical examiners' fees, whether paid direct by members or otherwise.....	431 00
Rent, \$73; advertising and printing, \$149.50.....	224 50
All other items, viz.: Postage, \$27.10; miscellaneous, \$104.91.....	402 01
(Total expenses of management.....	\$7,447 14)
Total disbursements.....	\$29,039 27

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

## BUSINESS IN MICHIGAN DURING 1889.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1888.....	1,675	\$4,599,000
Policies or certificates written during the year 1889.....	431	996,000
<b>Total</b> .....	<b>2,106</b>	<b>\$5,595,000</b>
Deduct number and amount which have ceased to be in force during 1889.....	364	1,187,000
<b>Total policies or certificates in force December 31, 1889.....</b>	<b>1,742</b>	<b>\$4,408,000</b>
<b>Losses and claims on policies or certificates unpaid December 31, 1888.....</b>	<b>2</b>	<b>\$8,000</b>
<b>Losses and claims on policies or certificates incurred during the year 1889.....</b>	<b>8</b>	<b>23,000</b>
<b>Total</b> .....	<b>10</b>	<b>\$31,000</b>
<b>Losses and claims on policies or certificates paid during the year 1889.....</b>	<b>10</b>	<b>\$31,000</b>
<b>Policies or certificates terminating by death during the year 1889.....</b>	<b>8</b>	<b>23,000</b>
<b>Policies or certificates terminating by lapse during 1889.....</b>	<b>356</b>	<b>1,164,000</b>

## PHOENIX ACCIDENT AND AID ASSOCIATION.

(Incorporated March, 1888; commenced business March, 1889.)

HOME OFFICE, DETROIT, MICH.

H. S. GREGORY, *President.* - - - - - J. L. DEMING, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets, December 31, 1888..... \$1,531 33

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$12,405 00
Assessments: Expense, \$2,770.96; indemnity, \$6,465.55.....	9,236 50

Total paid by members.....	\$21,641 50
Cash received from all other sources, viz.: Loans.....	1,250 00

Total income ..... 22,891 50

Total net resources ..... \$24,422 83

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$1,500 00
Indemnity claims paid.....	6,347 12
(Total paid to members.....)	\$7,847 12)
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	11,680 00
Salaries of officers, \$260.00; other compensations of officers, \$725.....	985 00
Salaries and other compensation of office employees.....	624 00
Rent, \$285.00; traveling expenses, \$254.45; advertising and printing, \$307.25.....	846 70
All other items, viz.: Postage, exchange, furniture, etc.....	1,089 88
(Total expenses of management.....)	\$15,175 08)

Total disbursements ..... 23,022 20

Balance ... \$1,400 63

## Invested as follows:

## NET OR INVESTED ASSETS.

Cash in office, \$38.42; cash in bank, \$1,862.21.....	\$1,400 63	
Total net or invested assets, as per balance.....		\$1,400 63

## NON-INVESTED ASSETS.

None.

## LIABILITIES.

Borrowed money.....	\$1,250 00	
Advanced by officers and directors for any purpose.....	250 00	
Total actual liabilities.....		\$1,500 00
Balance, net assets.....		-\$99 57

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....	\$974 00	
Indemnity assessments, due and unpaid.....	453 00	
Indemnity assessments, not yet called for losses unadjusted, \$60.00; resisted, \$460.00; reported, \$260.00.....	780 00	
Total due from members.....	\$2,107 00	
Deduct estimated cost of collection.....	150 00	
Net amount due from members.....		\$1,957 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, one).....	\$1,000 00	
Indemnity claims adjusted, not yet due, (number of claims, twenty-five)....	667 52	
Indemnity in process of adjustment (number of claims, one).....	60 00	
Indemnity reported (number of claims, ten).....	460 00	
Indemnity resisted (number of claims, two).....	460 00	
Total contingent mortuary liabilities.....		\$2,647 52

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

## BUSINESS IN MICHIGAN DURING 1889.

	No.	Amount.
Policies or certificates in force December 31, 1888.....	885	\$965,000 00
Policies or certificates written during the year 1889.....	2,461	2,461,000 00
Total.....	3,366	\$3,366,000 00
Deduct number and amount which have ceased to be in force during 1889.....	1,742	1,742,000 00
Total policies or certificates in force December 31, 1889.....	1,624	\$1,624,000 00
Losses and claims on policies or certificates unpaid December 31, 1889.....	27	1,737 53
Losses and claims on policies or certificates incurred during the year 1889.....	156	7,847 12
Total.....	183	\$9,584 64
Losses and claims on policies or certificates paid during the year 1889.....	156	\$7,847 12
Policies or certificates terminated by death during 1889.....	3	2,500 00
Policies or certificates terminated by lapse during 1889.....	1,742	1,742,000 00



## PREFERRED MASONIC MUTUAL ACCIDENT ASSOCIATION OF AMERICA.

(Incorporated August 22, 1889; commenced business October 18, 1889.)

HOME OFFICE, No. 175 GRISWOLD ST., DETROIT.

CLARK J. WHITNEY, *President.*      -      -      -      -      -      -      ALBERT E. MILLER, *Secretary.*

### INCOME DURING YEAR 1889.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i> .....	\$1,448 00
Annual dues as per contract, without any deduction whatever.....	724 00
Assessments: Indemnity.....	1,005 00

Total paid by members.....	\$3,177 00
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Advances to agents repaid.....	60 00
Cash received from all other sources, viz.: Advanced by officers for current expenses.....	2,885 45

Total income.....	\$6,122 45
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### DISBURSEMENTS DURING THE YEAR 1889.

Losses and claims (detailed schedule filed).....	\$182 13
Advance payments returned to rejected applicants.....	6 00
(Total paid by members.....)	\$188 13)
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	2,632 00
Salaries of officers.....	250 00
Salaries and other compensation of office employes.....	157 50
Traveling expenses, \$50; legal expenses, \$15.....	74 00
Stationery and printing.....	172 80
Advanced to officers and agents to be repaid out of future salaries or commissions.....	232 00
All other items, viz.: Office fixtures, \$166.70; postage, \$10; miscellaneous \$77.37.....	254 07
(Total expense of management.....)	\$3,772 37)

Total disbursements.....	3,960 50
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Balance.....	\$2,161 95
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Invested as follows:

### NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$172 00
Cash in office.....	58 63
Cash deposits in banks on emergency or reserve fund account.....	822 87
All other deposits.....	1,110 45

Total net or invested assets, as per balance.....	\$2,161 95
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Deduct depreciation of assets to bring same to market value, *and agents' balance unsecured.....	172 00
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Total net or invested assets, less depreciation.....	\$1,989 95
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### LIABILITIES.

Rents.....	\$200 00
Accounts payable including all unpaid bills.....	90 05
Advanced by officers and directors for expenses.....	2,885 45

Total actual liabilities.....	\$3,175 50
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Balance, net liabilities.....	-\$1,185 55
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## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

## BUSINESS IN MICHIGAN DURING 1889.

	Number.	Amount.
Policies or certificates in force December 31, 1888	None.	None.
Policies or certificates written during the year 1889	362	\$1,810,000 00
Total	362	\$1,810,000 00
Deduct number and amount which have ceased to be in force during 1889	1	\$5,000 00
Total policies or certificates in force December 31, 1889	361	\$1,805,000 00
Losses and claims on policies or certificates incurred during the year 1889	4	\$214 28
Losses and claims on policies or certificates paid during the year 1889	3	\$182 13

## WESTERN UNION MUTUAL LIFE SOCIETY OF THE UNITED STATES.

(Incorporated February 14, 1880; commenced business March 3, 1880.)

HOME OFFICE, WHITNEY OPERA HOUSE BLOCK, DETROIT, MICH.

WILLIAM H. BRACE, *President* - - - - - LYMAN M. THAYER, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$31,898 25

## INCOME DURING YEAR 1889.

Gross amount paid by members to the <i>association or its agents</i> without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by applications, <i>without deduction</i> .....	\$36,138 00
Annual dues as per contract, without any deduction whatever.....	48,609 29
Assessments: Mortuary.....	349,905 78
Total paid by members.....	\$494,353 07
Interest.....	942 58
Total income.....	435,295 65
Total net resources.....	\$467,193 90

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$327,500 00
Advance payments returned to rejected applicants.....	154 47
(Total paid to members.....	\$327,654 47)
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	50,360 81
Salaries of general and special agents not paid by commissions.....	10,784 54
Salaries of office employes, including medical director.....	7,443 92
Medical examiners' fees, whether paid direct by members or otherwise.....	4,413 00
Rent, \$1,726.00; taxes, \$1.21; advertising and printing, \$3,499.72.....	5,226 93
All other items, viz.: General expenses.....	6,485 09
(Total expenses of management.....	\$84,614 29)
Total disbursements.....	412,268 76
Balance.....	\$54,925 14

Invested as follows:

## NET OR INVESTED ASSETS.

Cash in banks.....	\$54,925 14
Total net or invested assets, as per balance.....	<u>\$54,925 14</u>

## NON-INVESTED ASSETS.

None.

## LIABILITIES.

None.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$88,889 21
Mortuary assessments due and unpaid.....	73 51
Total due from members.....	<u>\$88,462 72</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, seven).....	\$42,500 00
Losses in process of adjustment (number of claims, two).....	12,500 00
Total contingent mortuary liabilities.....	<u>\$55,000 00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888.....	5,375	\$26,860,000	2,811	\$12,735,000
Policies or certificates written during the year 1889.....	1,447	7,617,500	661	8,180,000
Total.....	<u>6,822</u>	<u>\$34,277,500</u>	<u>3,472</u>	<u>\$15,915,000</u>
Deduct number and amount which have ceased to be in force during 1889.....	1,230	5,645,000	608	2,552,500
Total policies or certificates in force December 31, 1889..	<u>5,592</u>	<u>\$28,632,500</u>	<u>2,869</u>	<u>\$13,362,500</u>
Losses and claims on policies or certificates unpaid December 31, 1888.....	28	\$122,500	16	\$67,500
Losses and claims on policies or certificates incurred during the year 1889.....	50	260,000	23	112,500
Total.....	<u>78</u>	<u>\$382,500</u>	<u>39</u>	<u>\$180,000</u>
Losses and claims on policies or certificates paid during the year 1889.....	69	\$327,500	36	\$165,000
Policies or certificates terminated by death during 1889.....	50	260,000	23	112,500
Policies or certificates terminated by lapse during 1889.....	1,180	5,388,000	580	2,440,000

## BANKERS' LIFE ASSOCIATION.

IOWA.

(Incorporated July 1, 1879; commenced business September 2, 1879.)

HOME OFFICE, IOWA LOAN AND TRUST BUILDING, DES MOINES.

EDWARD A. TEMPLE, *President*. - - - - - A. C. STILSON, *Secretary*.

Attorney for Michigan, W. C. CARPENTER, of Detroit.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$471,954 78

## INCOME DURING YEAR 1889.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deductions</i> .....	\$38,840 10
Annual dues as per contract, without any deduction whatever.....	26,378 97
Assessments: Mortuary.....	113,294 37

Total paid by members.....	\$178,513 44
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Interest.....	25,081 64
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Advances to agents repaid.....	584 21
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Cash received from all other sources, viz.: Guarantee deposits.....	79,627 00
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(Assessments paid in advance, included in No. 3..... \$696 68)

Total income.....	283,816 29
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Total net resources.....	\$755,771 07
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## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$88,000 00
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Guarantee deposits returned to beneficiaries of deceased members.....	1,799 00
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Payments returned to members for returned certificates.....	698 37
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(Total paid to members..... \$90,492 37)

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	30,111 27
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Commissions paid or allowed for collecting assessments.....	2,044 08
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Salaries of managers and agents not paid by commissions.....	2,212 97
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Salaries of officers, \$9,424.65; other compensations of officers, \$1,522.90.....	10,947 55
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Salaries and other compensation of office employees.....	3,594 09
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Medical examiners' fees, whether paid direct by members or otherwise.....	658 00
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Rent, \$638.00; taxes, \$136.81; advertising and printing, \$2,418.49.....	3,198 30
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Advanced to agents to be repaid out of future salaries or commissions.....	784 50
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All other items, viz.: General expenses.....	4,008 57
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(Advance assessments applied, included above..... \$463 55)

(Total expenses of management..... \$57,589 33)

Total disbursements.....	148,031 70
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Balance.....	\$607,739 37
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Invested as follows:

## NET OR INVESTED ASSETS.

[Where held as emergency or reserve fund state the fact specifically.]

Loans on mortgages (first liens) on real estate.....	\$588,335 00
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Cost value of bonds and stocks owned absolutely.....	18,000 00
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Guarantee notes on members in good standing.....	161,802 81
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Cash deposits in banks on emergency or reserve fund account.....	44,101 56
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Total net or invested assets, as per balance.....	\$607,739 37
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*Deduct depreciation of assets to bring same to market value.....	161,802 81
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Total net or invested assets, less depreciation.....	\$445,936 56
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\* State items upon which depreciation is made: Guarantee notes. (See non-invested assets.)

## NON-INVESTED ASSETS.

Interest accrued.....	\$8,089 48	
Guarantee notes.....	161,802 81	
Total non-invested assets.....		\$169,842 29
Gross assets.....		\$615,778 85

## LIABILITIES.

Advance assessments.....	\$372 84	
Total actual liabilities.....		372 34
Balance, net assets.....		\$615,406 51

## CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, nine).....	\$18,000 00	
Total contingent mortuary liabilities.....		\$18,000 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888.....	10,111	\$20,222,000	72	\$144,000
Policies or certificates written during the year 1889.....	2,886	5,372,000	97	194,000
Total.....	12,797	\$25,594,000	169	\$338,000
Deduct number and amount which have ceased to be in force during the year 1889.....	804	1,608,000	2	4,000
Total policies or certificates in force December 31, 1889..	11,993	\$23,986,000	167	\$334,000
Losses and claims on policies or certificates unpaid Decem- ber 31, 1888.....	1	\$2,000		
Losses and claims on policies or certificates incurred during the year 1889.....	52	104,000	None.	
Total.....	53	\$106,000		
Losses and claims on policies or certificates paid during the year 1889.....	44	\$98,000	None.	
Policies or certificates terminated by death during 1889.....	52	104,000	None.	
Policies or certificates terminated by lapse during 1889.....	737	1,474,000	2	\$4,000

## BANKERS' LIFE ASSOCIATION.

## MINNESOTA.

(Incorporated August 6, 1880; commenced business August 6, 1880.)

HOME OFFICE, ST. PAUL.

RUSSELL R. DORR, *President.* - - - - - DOUGLAS PUTNAM, *Secretary.*

Attorney for Michigan, CHRISTIAN MACK, of Ann Arbor.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$168,156 68

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction	\$17,851 12
Annual dues as per contract, without any deduction whatever	31,583 46
Assessments: Mortuary	119,075 55

Total paid by members	\$168,510 13
Interest	5,735 60
Cash received from all other sources, viz.: Guarantee trust fund notes (reserve)	13,138 35

Total income	\$187,384 08
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Total net resources	\$355,540 76
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## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed)	\$108,400 00
Guarantee deposits returned to beneficiaries of deceased members	1,089 00
(Total paid to members)	\$109,489 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	18,171 93
Commissions paid or allowed for collecting assessments	883 98
Salaries of managers and agents not paid by commissions	5,261 67
Salaries of officers, \$4,999.92; other compensations of officers, \$3,629.64; trustees, \$780.00	9,409 56
Salaries and other compensation of office employees	1,336 58
Medical examiners' fees, whether paid direct by members or otherwise	2,916 50
Rent, \$1,124.00; taxes, \$790.96; advertising and printing, \$2,698.14	4,613 09
All other items, viz.: Stamps, \$1,335.35; incidentals, \$453.55	1,808 90
(Total expenses of management)	\$44,502 21

Total disbursements	153,991 21
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Balance	\$201,549 55
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Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D	\$167,231 97
Cash in office	179 30
Cash deposits in banks on emergency or reserve fund account	5,507 17
All other deposits: In bank	27,631 11
Ramsey county bond	1,000 00

Total net or invested assets, as per balance	\$201,549 55
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## NON-INVESTED ASSETS.

Interest, \$6.66; premium, \$70.20	\$76 86
Guarantee trust fund notes	36,841 00
Entrance payments in process of collection	564 74
Market value of bonds and stock over cost, as per schedule D	2,868 08

Total non-invested assets	40,350 63
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Gross assets	\$241 900 18
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## LIABILITIES.

None.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments called and not yet due	\$16,680 74
Mortuary assessments not yet called for losses paid	8,000 00
Mortuary assessments not yet called for losses reported	2,000 00

Total due from members	\$26,680 74
Deduct estimated cost of collection	300 00

Net amount due from members	\$26,380 74
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## CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, one) .....	\$2,000 00
Total contingent mortuary liabilities .....	<u>\$2,000 00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888 .....	4,797	\$9,594,000	17	\$84,000
Policies or certificates written during the year 1889 .....	966	1,932,000	7	14,000
Total .....	5,763	\$11,526,000	24	\$48,000
Deduct number and amount which have ceased to be in force during 1889 .....	406	812,000		
Total policies or certificates in force December 31, 1889 .....	5,357	\$10,714,000	24	\$48,000
Losses and claims on policies or certificates unpaid December 31, 1888 .....		\$20,000		
Losses and claims on policies or certificates incurred during the year 1889 .....		94,000	None.	None.
Total .....		\$114,000		
Losses and claims on policies or certificates paid during the year 1889 .....		\$112,000		
Policies or certificates terminated by death during 1889 .....	47	94,000	None.	None.
Policies or certificates terminated by lapse during 1889 .....	359	718,000		

## BAY STATE BENEFICIARY ASSOCIATION.

## MASSACHUSETTS.

(Incorporated June 2, 1881; commenced business June 2, 1881.)

HOME OFFICE, WESTFIELD, MASS.

JOHN R. REED, *President.* - - - - - R. W. PARKS, *Secretary.*

Attorney for Michigan, FRANK BOWLER, of Detroit.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888 .....

\$106,715 44

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction .....	\$12,228 00
Annual dues as per contract, without any deduction whatever .....	48,225 80
Assessments, mortuary .....	365,733 69
Medical examiners' fees paid by applicant .....	1,650 00

Total paid by members .....	\$428,087 49
Interest .....	8,111 24

Total income .....

431,148 73

Total net resources .....

\$537,864 17



## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$337,200 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	31,887 77
Salaries of officers.....	9,638 28
Salaries and other compensation of office employees.....	3,300 00
Medical examiners' fees, whether paid direct by members or otherwise.....	4,701 64
Rent, \$812.10; taxes, \$434.40; advertising and printing, \$1,167.01.....	1,913 91
All other items; viz.: Postage, legal and traveling expenses and sundries. (Total expenses of management.....)	11,367 20 \$52,908 80)
Total disbursements.....	\$399,503 80
Balance.....	\$138,360 37

Invested as follows :

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D.....	\$106,089 17
Cash deposits in banks on emergency or reserve fund account.....	27,954 04
All other deposits.....	4,357 16
Total net or invested assets, as per balance.....	\$138,360 37

## LIABILITIES.

None.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$63,000 00
Mortuary assessments, not yet called for losses unadjusted.....	11,000 00
Total due from members.....	\$74,000 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, twenty).....	\$74,000 00
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## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1888.....	11,012	\$34,759,000	566	\$1,965,000
Policies or certificates written during the year 1889.....	1,728	5,728,000	9	34,000
Total.....	12,740	\$40,517,000	575	\$1,900,000
Deduct number and amount which have ceased to be in force during 1889.....	1,896	4,316,000	166	468,000
Total policies or certificates in force December 31, 1889.....	11,344	\$36,201,000	409	\$1,432,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	24	\$81,000	1	\$5,000
Losses and claims on policies or certificates incurred during the year 1889.....	106	331,000	3	12,000
Total.....	130	\$412,000	4	\$17,000
Losses and claims on policies or certificates paid during the year 1889.....	110	\$337,200	3	\$12,000
Policies or certificates terminated by death during 1889.....	106	331,000	3	12,000
Policies or certificates terminated by lapse during 1889.....	1,280	3,985,000	163	456,000

## CHICAGO GUARANTY FUND LIFE SOCIETY.

## ILLINOIS.

(Incorporated August 25, 1884; commenced business October 27, 1884.)

HOME OFFICE, No. 311 OPERA HOUSE BUILDING, CHICAGO, ILL.

HENRY BOOTH, *President*.GEORGE SHERWOOD, *Secretary*.

Attorney for Michigan, ALDEN B. HUNTLEY, of Kalamazoo.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$57,004 04

## INCOME DURING YEAR 1889.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i> .....	\$7,977 00
Annual dues as per contract, without any deduction whatever.....	19,256 36
Assessments: Mortuary, \$45,849.11; expense, \$8,561.25.....	49,410 36
Medical examiners' fees paid by applicant.....	1,052 00

Total paid by members.....	\$77,695 72
Reserve fund, \$6,441.94; Guaranty fund, \$14,258.66.....	20,700 60
Advances to agents repaid.....	1,410 58
Cash received from all other sources, viz.: Interest on bills receivable (expense fund).....	8 93
(Assessments paid in advance, included above.....)	\$275 34)

Total income..... 99,815 83

Total net resources..... \$156,819 87

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$34,686 67
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	14,778 76
Commissions paid or allowed for collecting assessments.....	148 27
Salaries of managers and agents not paid by commissions.....	1,244 00
Salaries of officers.....	4,187 49
Salaries and other compensation of office employees.....	2,854 81
Medical examiners' fees, whether paid direct by members or otherwise.....	1,052 00
Rent, \$1,049.99; taxes, \$350.43; advertising and printing, \$1,527.59.....	2,928 01
Advanced to officers and agents to be repaid out of future salaries or commissions.....	2,008 38
All other items, viz.: Traveling expenses, \$842.42; furniture and fixtures, \$176.39; postage, \$656.52; miscellaneous, \$98.24.....	1,773 59
(Advance assessments applied, included above.....)	\$118 27)
(Total expenses of management.....)	\$30,975 41)

Total disbursements..... 65,642 08

Balance..... \$91,177 79

Invested as follows:

## NET OR INVESTED ASSETS.

Bills receivable.....	\$125 00
Par value of bonds and stocks owned absolutely, as per schedule D.....	68,000 00
Agents' ledger balances.....	2,008 38
Cash in office.....	2,591 16
Cash deposits in banks on emergency or reserve fund account.....	488 74
All other deposits.....	18,184 51

Total net or invested assets, as per balance..... \$91,177 79

Deduct depreciation of assets to bring same to market value, and bills receivable, unsecured.....	\$125 00	
Total net or invested assets, less depreciation.....		\$91,052 79

## NON-INVESTED ASSETS.

Bills receivable.....		125 00
Inventory, furniture and fixtures.....(carried inside)	\$470 99	
Gross assets.....		\$91,177 79

## LIABILITIES.

Advance assessments.....	\$275 34	
All other, viz.: Due agents for commissions.....	59 40	
Total actual liabilities.....		334 74
Balance, net assets.....		\$90,843 05

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid.....	\$958 69	
Total due from members.....	\$958 69	
Deduct estimated cost of collection.....	115 04	
Net amount due from members.....		\$843 65

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1888.....	1,659	\$5,726,000	6	\$28,000
Policies or certificates written during the year 1889.....	537	1,627,000	26	50,000
Total.....	2,196	\$7,353,000	32	\$78,000
Deduct number and amount which have ceased to be in force during 1889.....	224	745,000	6	8,000
Total policies or certificates in force December 31, 1889.....	1,962	\$6,608,000	26	\$68,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	2	\$4,000	-----	-----
Losses and claims on policies or certificates incurred during the year 1889.....	17	33,000	-----	-----
Total.....	19	\$37,000	-----	-----
Losses and claims on policies or certificates paid during the year 1889.....	19	\$37,000	-----	-----
Policies or certificates terminated by death during 1889.....	17	33,000	-----	-----
Policies or certificates terminated by lapse during 1889.....	207	745,000	6	\$8,000

## COVENANT MUTUAL BENEFIT ASSOCIATION.

## ILLINOIS.

(Incorporated January 9, 1877; commenced business January 9, 1877.)

HOME OFFICE, GALESBURG.

A. W. BERGGREN, *President.* - - - - - E. F. PHELPS, *Secretary.*

Attorney for Michigan, WILLIAM E. GROVE, of Grand Rapids.

## BALANCE SHEET.

Amount of net of invested assets December 31, 1888..... \$381,815 16

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deduction for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, *without deduction*..... \$58,107 58

Annual dues as per contract, without any deduction whatever..... 761 61

Assessments: Mortuary, \$768,277.88; expense, \$71,013.21; advance deposits, \$41,531.05..... 860,822 14

Medical examiners' fees paid by applicant..... 4,706 00

Total paid by members..... \$944,397 33

Interest..... 11,583 51

Cash received from all other sources, viz.: Previous shortage, \$1,106.27; restorations, \$11,131.99; discounts, \$97.57; increase in agents' ledger balances, \$1,437.82..... 13,770 75

(Assessments paid in advance, included above..... \$40,973 57)

Total income..... 969,701 59

Total net resources..... \$1,351,516 75

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed)..... \$734,090 56

Advance payments returned to rejected applicants..... 49,124 47

Total paid to members..... \$783,215 03

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 44,658 32

Salaries of managers and agents not paid by commissions..... 10,083 10

Salaries of officers..... 16,777 50

Salaries and other compensation of office employes..... 13,815 80

Medical examiners' fees, whether paid direct by members or otherwise..... 8,958 50

Rent, \$900; taxes \$1,161.18; advertising and printing, \$4,757.57..... 6,818 75

All other items, viz.: Postage, express and exchange; office furniture and fixtures; type and printing material, and miscellaneous expenses..... 26,029 63

(Advance assessments applied, included above..... \$40,973 57)

(Total expenses of management..... 127,191 59)

Total disbursements..... 910,406 62

Balance..... \$441,110 13

Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per Schedule D..... \$378,044 63

Agents' ledger balances..... 4,417 23

All other deposits..... 58,648 28

Total net or invested assets, as per balance..... \$441,110 13

## NON-INVESTED ASSETS.

Postage stamps, \$390.44; books, blanks and stationery, \$750 .....	\$1,840 44	
Mailing machine, type galley, etc., \$5,151.27; medical, law and insurance books, \$249.18 .....	5,400 40	
Total non-invested assets .....		\$6,740 84
Gross assets .....		\$447,850 97

## LIABILITIES.

Advance assessments .....	\$16,214 42
Balance, net assets .....	\$431,636 55

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due (mortuary call, one hundred .....	\$98,750 00
Mortuary assessments, due and unpaid .....	106,625 00
Mortuary assessments, not yet called for losses unadjusted, \$32,500; resisted, \$17,500; reported, \$31,250 .....	71,250 00
Total due from members .....	\$275,625 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, seventy-seven) .....	\$204,375 00
Losses in process of adjustment (number of claims, nine) .....	32,500 00
Losses reported (number of claims, seven) .....	21,250 00
Losses resisted (number of claims, six) .....	17,500 00
Total contingent mortuary liabilities .....	\$275,625 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888 .....	29,007	\$79,126,875	1,828	\$4,348,125
Policies or certificates written during the year 1889 .....	7,658	17,447,500	165	358,750
Total .....	36,665	\$96,574,375	1,993	\$4,706,875
Deduct number and amount which have ceased to be in force during 1889 .....	2,964	7,861,875	190	448,125
Total policies or certificates in force December 31, 1889 ..	33,701	\$88,712,500	1,803	\$4,258,750
Losses and claims on policies or certificates unpaid December 31, 1888 .....	83	\$250,000	4	\$12,500
Losses and claims on policies or certificates incurred during the year 1889 .....	278	790,000	13	35,000
Total .....	361	\$1,040,000	17	\$47,500
Losses and claims on policies or certificates paid during the year 1889 .....	282	\$764,375	13	\$40,000
Policies or certificates terminated by death during 1889 .....	278	790,000	13	35,000
Policies or certificates terminated by lapse during 1889 .....	2,565	6,458,125	138	308,750

# FIDELITY MUTUAL LIFE ASSOCIATION.

## PENNSYLVANIA.

(Incorporated December 2, 1878; commenced business January 1, 1879.)

HOME OFFICE NO. 914 WALNUT ST., PHILADELPHIA.

L. G. FOUSE, *President*, - - - - - W. S. CAMPBELL, *Secretary*.

Attorney for Michigan, R. E. JAMIESON, of Detroit.

### BALANCE SHEET.

Amount of net or invested assets December 31, 1888 ..... \$176,146 99

### INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$29,190 00
Annual dues as per contract, without any deduction whatever.....	115,231 58
Assessments: Mortuary, \$254,008.33; expense, \$6,945.92.....	260,949 25
Medical examiners' fees paid by applicant.....	6,645 00

Total paid by members..... \$412,015 83

Interest, \$8,416.96; rent, \$3,296.62..... 11,713 58

Advances to agents repaid..... \$21,256 34

Cash received from all other sources, viz.: Fees for changing policies..... 45 00

(Assessments paid in advance, included above..... \$3,654 54)

Total income..... 423,774 41

Total net resources..... \$599,921 40

### DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed)..... \$169,966 66

Advance payments returned to rejected applicants..... 7,584 47

(Total paid to members..... \$177,551 13)

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 38,157 98

Commissions paid or allowed for collecting assessments..... 6,945 92

Salaries of managers and agents not paid by commissions..... 24,249 97

Salaries of officers..... 12,667 10

Salaries and other compensation of office employes..... 14,660 35

Medical examiners' fees, whether paid direct by members or otherwise..... 8,475 50

Rent, \$7,654.52; taxes, \$714.24; advertising and printing, \$18,679.04..... 22,047 80

Advance to officers and agents to be repaid out of future salaries or commissions..... \$37,893 59

All other items, viz.: Licenses, legal expenses, etc..... 4,892 47

Furniture, fixtures and sundries..... 4,070 96

Expressage, telegraphing, janitor, fuel gas, etc..... 3,090 84

Traveling expenses and postage..... 10 968 80

(Total expense of management..... \$150,217 64)

Total disbursements..... 327,768 77

Balance..... \$272,152 63

Invested as follows:

### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances, as per schedule C.....

Loans on mortgages (first liens) on real estate, as per schedule A..... \$41,144 98

Bills receivable \$9,729.20; printing machine \$1,767.28..... 115,850 00

Cost value of bonds and stocks owned absolutely, as per schedule D..... 8,496 48

..... 6,816 67

Agents' ledger balances.....	\$11,868 92	
Cash in office.....	1,154 95	
Cash deposits in banks on emergency or reserve fund account.....	85,953 25	
All other deposits.....	51,377 23	
Total net or invested assets, as per balance.....	\$272,153 68	
Deduct depreciation of assets to bring same to market value, * and agts. bal. unsecured.....	8,496 48	
Total net or invested assets, less depreciation.....		\$263,656 15

## NON-INVESTED ASSETS.

Interest accrued.....	\$1,375 83	
Bills receivable, \$6,729.20; printing machine, \$1,767.28.....	8,496 48	
Market value of real estate over cost and incumbrances, as per schedule C.....	28,866 07	
Market value of bonds and stock over cost, as per schedule D.....	8,646 66	
Total non-invested assets.....		42,374 04
Gross assets.....		\$306,030 19

## LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$820 59	
Advance assessments.....	11,942 42	
Total actual liabilities.....		12,763 01
Balance, net assets.....		\$293,267 18

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity reserved or amount pledged for losses.....	\$642,856 00
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## CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, thirty-seven).....	\$74,250 00	
Losses resisted (number of claims, one).....	1,500 00	
Total contingent mortuary liabilities.....		\$75,750 00

## EXHIBIT OF CERTIFICATES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888.....	9,018	\$20,116,250 00	125	\$298,500 00
Policies or certificates written during the year 1889.....	3,050	7,007,500 00	22	40,000 00
Total.....	12,068	\$27,123,750 00	147	\$338,500 00
Deduct number and amount which have ceased to be in force during 1889.....	1,487	3,327,300 00	24	57,500 00
Total policies or certificates in force December 31, 1889.....	10,581	\$23,796,450 00	123	\$289,000 00
Losses and claims on policies or certificates unpaid December 31, 1888.....	8	\$12,166 66		
Losses and claims on policies or certificates incurred during the year 1889.....	82	163,300 00		
Total.....	85	\$176,466 66		
Losses and claims on policies or certificates paid during the year 1889.....	84	\$174,966 66		
Policies or certificates terminated by death during 1889.....	82	163,300 00		
Policies or certificates terminated by lapse during 1889.....	1,405	3,164,000 00	24	\$57,500 00

\* Bills receivable and printing machine.



## GERMAN MUTUAL BENEFIT ASSOCIATION.

## ILLINOIS.

(Incorporated August 16, 1875; commenced business October 28, 1875.)

HOME OFFICE, No. 208, LA SALLE ST., CHICAGO.

MARTIN G. GOOD, *President.* - - - - - SAMUEL WUEST, *Secretary.*

Attorney for Michigan, HENRY C. KLOCESLEM, of Lansing.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1889..... \$21,867 01

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deductions.....	\$2,674 00
Assessments: Mortuary, \$23,598.75; expense, \$2,291.95.....	25,890 70

Total paid by members.....	\$28,564 70
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Interest.....	1,288 24
Postage stamps sold.....	13 10
Cash received from all other sources, viz.: Surplus in the bank.....	4 25

Total income.....	29,820 29
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Total net resources.....	\$51,687 30
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## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$22,520 00
Commissions and fees paid or allowed to agents on account of fees and dues.....	1,519 69
Salaries of directors and treasurer.....	400 00
Other compensations of officers.....	1,200 00
Medical examiners' fees, whether paid direct by members or otherwise.....	84 35
Rent, \$374.63; taxes, \$32.50; advertising, printing and stationery, \$741.55.....	1,148 68
All other items, viz.: Premium on bonds, \$60.00; postage and exchange, \$94.92; janitor, \$25.50; gas, fixtures and furniture, \$24.80.....	205 32
(Total expenses of management.....	\$4,618 04)

Total disbursements.....	27,138 04
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Balance.....	\$24,549 26
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Invested as follows:

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A.....	\$18,800 00
Loans secured by pledge of bonds, stocks, or other marketable collateral, as per schedule B.....	3,000 00
Cash deposits in banks on emergency or reserve fund account.....	2,749 26

Total net or invested assets, as per balance.....	\$24,549 26
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, seven).....	\$7,550 00
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## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888	8,783	\$8,783,000	38	\$38,000
Policies or certificates written during the year 1889	208	208,000	18	18,000
Total	8,991	\$8,991,000	51	\$51,000
Deduct number and amount which have ceased to be in force during 1889	51	51,000	2	2,000
Total policies or certificates in force December 31, 1889	3,940	\$3,940,000	49	\$49,000
Losses and claims on policies or certificates unpaid December 31, 1888	4	\$4,000	1	\$1,000
Losses and claims on policies or certificates incurred during the year 1889	85	85,000	1	1,000
Total	89	\$89,000	2	\$2,000
Losses and claims on policies or certificates paid during the year 1889	24	\$22,500	1	\$900
Policies or certificates terminated by death during 1889	35	85,000	1	1,000
Policies or certificates terminated by lapse during 1889	16	16,000	1	1,000

## HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

CONNECTICUT.

(Incorporated May, 1886; commenced business in this department January, 1880.)

HOME OFFICE, No. 230 ASYLUM ST., HARTFORD.

HENRY A. WHITMAN, *President*. - - - - - STEPHEN BALL, *Secretary*.

Attorney for Michigan, FRANK W. BROWN, of Detroit.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888.....\$765,625 18

## INCOME DURING YEAR 1889.

Gross amount paid by members to the *association or its agents* without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i> .....	\$84,215 80
Annual dues as per contract, without any deduction whatever.....	183,540 78
Assessments: Mortuary, \$712,834 44; expense, \$24,893.87.....	741,778 81

Total paid by members.....\$1,008,484 54

Interest.....26,264 35

Cash received from all other sources, viz.: From members for accumulated safety fund.....91,086 59

Sundries.....55 88

(Assessment paid in advance, included above.....\$18,118 85)

Total income.....1,126,491 36

Total net resources.....\$1,892,116 54

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed) .....	\$728,268 94
Dividends to members from accumulated safety fund .....	16,214 71
Total paid to members .....	\$744,483 65
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	150,290 06
Salaries of officers .....	11,083 89
Salaries and other compensation of office employes .....	31,832 89
Medical examiners' fees, whether paid direct by members or otherwise .....	26,688 76
Rent, \$4,712.48; taxes, \$8,650.59; advertising and printing, \$3,279.17 .....	21,642 19
All other items, viz.: Postage, traveling, legal and office expenses .....	\$8,885 56
Stockholders' dividends .....	20,000 00
(Advance assessments applied, included above .....	\$17,743 85)
(Total expenses of management .....	\$290,862 87)
Total disbursements .....	\$1,044,346 32
Balance .....	\$847,770 22

Invested as follows:

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A .....	\$7,800 00
Cost value of bonds and stocks owned absolutely, as per schedule D .....	63,470 25
Cash in office .....	1,896 60
Cash deposits in banks on emergency or reserve fund account .....	752,354 71
All other deposits .....	22,208 66
Total net or invested assets, as per balance .....	\$847,770 22
Deduct depreciation of assets to bring same to market value .....	4,752 25
Total net or invested assets, less depreciation .....	\$843,027 97

## NON-INVESTED ASSETS.

Interest accrued .....	675 05
Gross assets .....	\$843,703 02

## LIABILITIES.

Taxes due and accrued .....	\$4,814 41
Advanced assessments .....	20,644 00
Total actual liabilities .....	25,458 41
Balance, net assets .....	\$818,244 61

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid .....	\$14,775 91
Mortuary assessments not yet called for losses unadjusted, \$150,500.00; resisted, \$45,000.00 .....	201,500 00
Total due from members .....	\$216,275 91

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, fifty-eight) .....	\$157,500 00
Losses resisted (number of claims, eight) .....	45,000 00
All other contingent liabilities viz.: Amount paid toward safety fund by membership with interest .....	752,455 11
Total contingent mortuary liabilities .....	\$953,955 11

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888 .....	24,357	\$61,669,000	224	\$518,500
Policies or certificates written during the year 1889 .....	8,324	16,010,000	110	199,500
Total .....	32,681	\$77,679,000	334	\$718,000
Deduct number and amount which have ceased to be in force during 1889 .....	2,906	6,895,000	21	52,000
Total policies or certificates in force December 31, 1889 .....	29,775	\$70,784,000	313	\$666,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1888.....	64	\$258,700	None.	None.
Losses and claims on policies or certificates incurred during the year 1889.....	287	705,000	1	\$5,000
Total.....	351	\$963,700	1	\$5,000
Losses and claims on policies or certificates paid during the year 1889.....	284	\$762,200	None.	None.
Policies or certificates terminated by death during 1889.....	289	702,000	1	\$5,000
Policies or certificates terminated by lapse during 1889.....	2,617	6,186,000	20	47,000

## HOME BENEFIT ASSOCIATION.

NEW YORK.

(Incorporated 1881; re-incorporated 1883; commenced business January 30, 1882.)

HOME OFFICE, No. 137, BROADWAY, NEW YORK CITY.

WILLIAM A. CAMP, *President.* - - - - - EUGENE A. BAKER, *Secretary*

Attorney for Michigan, J. C. CHAMBERS, of Detroit.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$47,949 84

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction..... \$34,415 00  
 Annual dues as per contract, without any deduction whatever..... 6,835 37  
 Assessments: Mortuary, \$133,563.69; expense, \$19,678.43..... 153,244 13  
 Medical examiners' fees paid by applicant..... 51 00

Total paid by members..... \$194,535 49

Interest..... 1,206 22

Advances to agents repaid..... 58 95

Cash received from all sources, viz.: From sale of old furniture..... 8 50  
 (Assessments paid in advance, included above..... \$43 75)

Total income..... 195,801 16

Total net resources..... \$243,751 00

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed)..... \$98,990 27

Amount credited to five-year-old members as per contract..... 1,044 13

Advance payments returned to rejected applicants..... 726 61

(Total paid to members..... \$96,661 00)

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 40,444 39

Commissions paid or allowed for collecting assessments..... 289 78

Salaries of managers and agents not paid by commissions..... 2,452 30

Salaries of officers, \$12,899.13; other compensation of officers, \$7,220.38..... 20,109 56

Salaries and other compensation of office employees..... 4,181 50

Medical examiners' fees, whether paid direct by members or otherwise..... 676 25

Rent, \$2,661.66; taxes, \$826.54; advertising and printing, \$5,676.09..... 9,164 29

Advanced to officers and agents to be repaid out of future salaries or commissions..... 898 49

All other items, viz.: Postage, traveling expenses, legal services and sundries.....	\$6,101 38	
(Advance assessments applied, included above.....	\$44 50)	
(Total expenses of management.....	84,261 94)	
Total disbursements.....		\$179,922 94
Balance.....		\$63,828 06

Invested as follows :

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate as per schedule A.....	\$18,000 00	
Cost value of bonds and stocks owned absolutely, as per schedule D.....	1,000 00	
Agents' ledger balances.....	4,003 80	
Cash in office.....	7,016 38	
Cash deposits in banks on emergency or reserve fund account.....	19,337 61	
All other deposits.....	14,470 79	
Total net or invested assets, as per balance.....		\$63,828 06

## NON-INVESTED ASSETS.

Interest accrued.....		110 55
Gross assets.....		\$63,938 61

## LIABILITIES.

None.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$38,381 27	
Mortuary assessments due and unpaid.....	1,772 45	
Mortuary assessments not yet called for losses unadjusted, \$48,500.00; resisted, \$55,000.00; reported, \$8,000.00.....	104,500 00	
Total due from members.....	\$144,653 72	
Deduct estimated cost of collection.....	2,993 07	
Net amount due from members.....		\$141,760 65

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, seven).....	\$32,000 00	
Losses in process of adjustment (number of claims, ten).....	43,500 00	
Losses reported (number of claims, three).....	8,000 00	
Losses resisted (number of claims, twelve).....	55,000 00	
Total contingent mortuary liabilities.....		\$136,500 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888.....	3,753	\$11,472,500	39	\$95,000
Policies or certificates written during the year 1889.....	1,914	8,819,150	2	2,000
Total.....	5,667	\$15,291,650	41	\$97,000
Deduct number and amount which have ceased to be in force during 1889.....	1,349	3,781,234	5	10,000
Total policies or certificates in force December 31, 1889.....	4,318	\$11,510,416	36	\$87,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	20	\$91,000		
Losses and claims on policies or certificates incurred during the year 1889.....	46	165,500	2	\$5,000
Total.....	66	\$256,500	2	\$5,000
Losses and claims on policies or certificates paid during the year 1889.....	34	\$120,000	2	\$5,000
Policies or certificates terminated by death during 1889.....	55	152,500	2	5,000
Policies or certificates terminated by lapse during 1889.....	1,294	8,628,734	3	5,000

# KNIGHTS TEMPLARS & MASONS' LIFE INDEMNITY COMPANY.

ILLINOIS.

(Incorporated May 5, 1884; commenced business May 27, 1884.)

HOME OFFICE, RIALTO BUILDING, CHICAGO.

J. ADAMS ALLEN, *President.* - - - - - WILLIAM H. GRAY, *General Manager*

Attorney for Michigan, JOHN T. LIGGITT, of Detroit.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$57,344 18

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$14,785 75
Annual dues as per contract, without any deduction whatever.....	17,388 90
Assessments: Mortuary, \$156,799.48; expense, \$52,265.14.....	209,064 62

Total paid by members.....	\$241,789 27
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Interest.....	2,796 01
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Cash received from all other sources, viz.: Advance payments.....	177 80
(Assessments paid in advance, including above..... \$5,654 22)	

Total income ..... 244,713 08

Total net resources ..... \$302,057 26

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$159,771 20
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Returned assessments.....	460 50
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(Total paid to members.....)	\$160,281 70
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Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	24,923 67
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Salaries of officers.....	7,900 00
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Salaries and other compensation of office employes.....	4,507 22
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Medical examiners' fees, whether paid direct by members or otherwise.....	8,184 00
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Rent, \$1,215.00; advertising and printing, \$2,350.07.....	3,565 07
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All other items, viz.: Postage, telegrams, office expenses, etc.....	11,475 44
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(Advance assessments applied, included above.....)	\$5,042 77
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(Total expenses of management.....)	55,855 40
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Total disbursements ..... 216,087 10

Balance ..... \$85,970 16

Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D.....	\$56,000 00
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Cash in office.....	288 49
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Cash deposited in banks on emergency or reserve fund account.....	5,000 00
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All other deposits.....	24,703 67
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Total net or invested assets, as per balance ..... \$85,970 16

## LIABILITIES.

Advance assessments .....	\$1,337 01
Balance, net assets .....	<u>\$84,633 15</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, five) .....	\$9,513 50
Losses reported (number of claims, three) .....	11,908 50
Losses resisted (number of claims, one) .....	3,003 60
Total contingent mortuary liabilities .....	<u>\$24,423 60</u>

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1889 .....	5,300	\$20,176,700	424	\$1,341,500
Policies or certificates written during the year 1889 .....	1,578	5,819,500	259	750,000
Total .....	6,888	\$25,496,200	683	\$2,091,500
Deduct number and amount which have ceased to be in force during 1889 .....	715	2,661,500	78	223,000
Total policies or certificates in force December 31, 1889 ..	6,123	\$22,834,700	610	\$1,868,500
Losses and claims on policies or certificates unpaid December 31, 1888 .....	9	\$25,826 00	None.	None.
Losses and claims on policies or certificates incurred during the year 1889 .....	46	158,368 80	None.	None.
Total .....	55	\$184,194 80	None.	None.
Losses and claims on policies or certificates paid during the year 1889 .....	46	\$159,771 20	None.	None.
Policies or certificates terminated by death during 1889 .....	46	180,000 00	None.	None.
Policies or certificates terminated by lapse during 1889 .....	669	2,501,500 00	78	\$223,000

## LIFE AND RESERVE ASSOCIATION.

## NEW YORK.

(Incorporated March 3, 1883; re-incorporated February 9, 1886; commenced business March 3, 1883.)

HOME OFFICE, No. 202, MAIN ST., BUFFALO.

FRANK T. GILBERT, *President*. - - - - - A. A. ALDRICH, *Secretary*.

Attorney for Michigan, MOSES ALLEN, of Corunna.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888 .....

\$66,358 24

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications *without deduction .....	\$9,944 00
Annual dues as per contract, without any deduction whatever .....	6,363 50
Assessments: Mortuary, \$47,510.06; expense, \$5,151.51 .....	52,661 56
Medical examiners' fees paid by applicant .....	3,091 43
Total paid by members .....	<u>\$72,060 49</u>



Interest, \$3,597.01; reserve, \$50,899.14.....	\$53,906 15	
Cash received from other sources, viz.: Miscellaneous.....	97 45	
(Assessments paid in advance, included above.....	\$34 80)	
Total income.....		\$126,124 09
Total net resources.....		\$192,482 33

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$47,738 70	
Advance payments returned to rejected applicants.....	1,180 00	
(Total paid to members.....	\$48,968 70)	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	4,762 87	
Commissions paid or allowed for collecting assessments.....	3,992 41	
Salaries of managers and agents not paid by commissions.....	7,251 82	
Salaries of officers.....	2,054 85	
Salaries and other compensation of office employes.....	2,155 12	
Medical examiners' fees, whether paid direct by members or otherwise.....	3,554 50	
Rent, \$394.75; taxes, \$111.00; advertising and printing, \$1,550.98.....	2,056 68	
All other items, viz.: Postage, express, office expenses, etc.....	2,184 51	
(Total expenses of management.....	\$29,892 26)	
Total disbursements.....		78,788 96
Balance.....		\$113,693 37

Invested as follows:

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A, reserve fund.....	\$90,395 00	
Agents' ledger balances.....	7,635 86	
Cash in office.....	6,790 86	
Notes and bills receivable.....	3,033 01	
Office furniture.....	1,490 78	
All other deposits: In banks, \$3,700.16; canvassers conveyances, \$314.00.....	4,514 16	
Total net or invested assets.....	\$113,728 17	
Deduct depreciation of assets to bring same to market value, * and agents' balances unsecured.....	8,306 47	
Total net or invested assets, less depreciation.....		\$105,421 70

## NON-INVESTED ASSETS.

Notes and bills receivable.....	3,033 01	
Gross assets.....		\$108,454 71

## LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$3,102 71	
Advance assessments, \$34.80; bonds or dividend obligations, \$17,733.85.....	17,788 65	
All other (not including contingent mortuary), viz.: Due local secretary.....	58 72	
Total actual liabilities.....		20,945 08
Balance, net assets.....		\$87,509 63

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$21,800 00	
Mortuary assessments not yet called for losses unadjusted, \$11,000.00; resisted, \$4,000.00; reported, \$15,000.00.....	30,000 00	
Total due from members.....	\$51,800 00	
Deduct estimated cost of collection.....	3,626 00	
Net amount due from members.....		\$48,174 00

\* State items upon which depreciation is made. Agents' balance unsecured, bills receivable, and office furniture.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, six) .....	\$10,000 00
Losses in process of adjustment (number of claims, three) .....	5,000 00
Losses reported (number of claims, two) .....	6,000 00
Losses resisted (number of claims, two) .....	4,000 00
Total contingent mortuary liabilities .....	<u>\$25,000 00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888 .....	6,197	\$6,197,000	129	\$129,000
Policies or certificates written during the year 1889 .....	2,552	2,552,000	20	20,000
Total .....	8,749	\$8,749,000	149	\$149,000
Deduct number and amount which have ceased to be in force during 1889 .....	2,646	2,646,000	69	69,000
Total policies or certificates in force December 31, 1889 .....	6,103	\$6,103,000	80	\$90,000
Losses and claims on policies or certificates unpaid December 31, 1888 .....	15	\$15,000	2	\$2,000
Losses and claims on policies or certificates incurred during the year 1889 .....	59	59,000	-----	-----
Total .....	74	\$74,000	2	\$2,000
Losses and claims on policies or certificates paid during the year 1889 .....	51	\$51,000	2	\$2,000
Policies or certificates terminated by death during 1889 .....	59	59,000	-----	-----
Policies or certificates terminated by lapse during 1889 .....	2,587	2,587,000	69	69,000

## MANUFACTURERS' ACCIDENT INDEMNITY COMPANY.

NEW YORK.

(Incorporated December 10, 1886; commenced business January 1, 1887.)

HOME OFFICE, GENEVA.

THOMAS SMITH, *President.* - - - - - W. D. CHASE, *Secretary.*

Attorney for Michigan, D. S. PEARSON, of Lansing.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888 .....

\$57,904 33

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction .....	\$74,327 00
Annual dues as per contract, without any deduction whatever .....	6,411 13
Assessments .....	55,899 00
Total paid by members .....	<u>\$136,637 1</u>

Interest.....	\$428 50	
Advances to agents repaid, deposits.....	15,765 75	
Cash received from all other sources.....	13 00	
(Assessments paid in advance, included above.....)	\$15,765 75)	
Total income.....		\$152,344 38
Total net resources.....		\$210,248 71

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$33,512 08	
Advance payments returned to rejected applicants.....	128 00	
Total paid to members.....	\$33,688 08	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	72,985 90	
Commissions paid or allowed for collecting assessments.....	2,985 06	
Salaries of managers and agents not paid by commissions.....	6,724 35	
Salaries of officers, \$1,900; other compensations of officers, \$1,750.....	3,650 00	
Salaries and other compensation of office employees.....	4,196 66	
Traveling expenses, \$1,847.65; legal expenses, \$330.23.....	1,678 11	
Advertising and printing.....	3,994 93	
Advance to officers and agents to be repaid out of future salaries or commissions.....	196 00	
All other items, viz.: Postage, fees, books, furniture, etc.....	6,010 37	
(Advance assessments applied, included above.....)	\$8,601 12)	
(Total expense of management.....)	102,352 27)	
Total disbursements.....		\$135,990 35
Balance.....		\$74,258 36

## Invested as follows:

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per Schedule A.....	\$50,000 00	
Agents' ledger balances.....	1,521 54	
Cash in office.....	1,592 41	
All other deposits: Banks, \$19,644.41; Minnesota Loan Co., \$1,500.....	21,144 41	
Total net or invested assets, as per balance.....		\$74,258 36

## Items not Admitted.

Office furniture, etc.....	\$1,497 89
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## LIABILITIES.

Accounts payable, including all unpaid bills and notes.....	\$1,008 58	
Advance assessments.....	7,164 63	
Total actual liabilities.....		8,858 21
Balance, net assets.....		\$65,400 15

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due.....	\$11,070 00	
Indemnity assessments, due and unpaid.....	235 00	
Indemnity assessments, not yet called for, losses resisted, \$10,000; reported, \$920.....	10,920 00	
Total due from members.....	\$22,225 00	
Deduct estimated cost of collection.....	225 00	
Net amount due from members.....		\$22,000 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, four).....	\$235 00	
Losses reported (number of claims, forty-six).....	920 00	
Losses resisted (number of claims, two).....	10,000 00	
Total contingent mortuary liabilities.....		\$11,155 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1888.....	6,679	\$21,638,475	140	\$451,500
Policies or certificates written during the year 1889.....	14,958	39,209,750	1,517	4,226,500
Total.....	21,637	\$60,848,225	1,657	\$4,678,000
Deduct number and amount which have ceased to be in force during 1889.....	10,567	20,833,450	936	2,494,750
Total policies or certificates in force December 31, 1889.....	11,070	\$40,009,775	721	\$2,183,250
Losses and claims on policies or certificates unpaid December 31, 1888.....	6	\$10,235	None.	None.
Losses and claims on policies or certificates incurred during the year 1889.....	806	33,512	35	\$3,470
Total.....	812	\$43,747	35	\$3,470
Losses and claims on policies or certificates paid during the year 1889.....	806	\$33,512	35	\$3,470
Policies or certificates terminated by death during 1889.....	10	23,100	1	1,500
Policies or certificates terminated by lapse during 1889.....	10,557	20,850,350	935	2,493,250

## MASONS' FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

MASSACHUSETTS.

(Incorporated August 15, 1887; commenced business October 1, 1887.)

HOME OFFICE, WESTFIELD.

WILLIAM PROVIN, *President.* - - - - - JAS. A. LAKIN, *Secretary.*

Attorney for Michigan, J. L. AMBROSE, of Bay City.

### BALANCE SHEET.

Amount of net or invested assets December 31, 1888 ..... \$6,010 78

### INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i> .....	\$33,125 00
Annual dues as per contract, without any deduction whatever.....	16,064 02
Assessments: Mortuary.....	33,286 00
Total paid by members.....	\$82,475 02
Advances to agents repaid.....	1,788 70
Cash received from all other sources.....	676 27
(Assessments paid in advance, included above.....	\$772 00)

Total income ..... 84,934 99

Total net resources ..... \$90,945 77

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$5,876 00	
Advance payments returned to rejected applicants.....	22,006 52	
(Total paid to members.....)	\$27,882 52)	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$4,964 23	
Commissions paid or allowed for collecting assessments.....	1,758 70	
Salaries of managers and agents not paid by commissions.....	2,096 32	
Other compensations of officers.....	3,618 15	
Salaries and other compensation of office employes.....	1,502 35	
Traveling expenses.....	1,112 50	
Medical examiners' fees, whether paid direct by members or otherwise.....	48 00	
Rent, \$350.00; taxes, \$298.12; advertising and printing, \$1,721.58.....	2,364 65	
Advanced to officers and agents to be repaid out of future salaries or commissions.....	109 88	
All other items, viz.: Furniture, postage, office expenses, etc.....	2,549 07	
(Total expenses of management.....)	\$50,167 85)	
Total disbursements.....		\$77,850 37
Balance.....		\$13,095 40

Invested as follows:

## NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$109 88	
Cash in office.....	369 44	
Cash deposits in banks: Expense fund, \$1,200.70; Benefit fund, \$11,525.28.....	12,725 96	
Total net or invested assets.....	\$13,205 28	
Deduct depreciation of assets to bring same to market value, * and agents' balance unsecured.....	109 88	
Total net or invested assets, less depreciation.....		\$13,095 40
LIABILITIES.		
Advance assessments.....	\$986 00	
All other, viz.: Commissions.....	458 78	
Total actual liabilities.....		\$1,424 78
Balance, net assets.....		\$11,780 50

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

None.

## CONTINGENT MORTUARY LIABILITIES.

None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS IN 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1888.....	1,271	\$5,401,750	10	\$42,500
Policies or certificates written during the year 1889.....	6,875	28,868,750	611	2,596,750
Total.....	7,946	\$33,770,500	621	\$2,639,250
Deduct number and amount which have ceased to be in force during 1889.....	2,826	12,010,500	491	2,086,750
Total policies or certificates in force December 31, 1889.....	5,120	\$21,760,000	130	\$552,500
Losses and claims on policies or certificates unpaid December 31, 1889.....				
Losses and claims on policies or certificates incurred during the year 1889.....	851	\$27,682	8	\$574
Losses and claims on policies or certificates paid during the year 1889.....	851	\$27,682	8	\$574
Policies or certificates terminated by death during 1889.....	4	5,876		
Policies or certificates terminated by lapse during 1889.....	2,822	120,048	491	2,086,750

\* State items upon which depreciation is made. Agents ledger balances.

## MASSACHUSETTS BENEFIT ASSOCIATION.

## MASSACHUSETTS.

(Incorporated February 8, 1878; commenced business October 13, 1879.)

HOME OFFICE, No. 1, BEACON ST., ALBION BUILDING, BOSTON.

WILLARD MARCY, *President.* - - - - - GEO. A. LITCHFIELD, *Secretary.*

Attorney for Michigan, J. E. TENNEY, of Lansing.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$297,613 95

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$34,785 08
Annual dues as per contract, without any deduction whatever.....	108,355 18
Assessments: Mortuary and reserve, \$790,665.57; expense, \$8,468.57.....	799,133 94
Medical examiners' fees, paid by applicant.....	3,524 00

Total paid by members..... \$940,798 75

Interest.....	11,129 54
Cash received from all other sources, viz.: Re-writing policies, etc.....	987 88

Total income ..... 952,865 67

Total net resources ..... \$1,250,479 62

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$557,909 58
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	92,992 45
Salaries of officers.....	7,500 04
Salaries and other compensation of office employees.....	7,325 06
Medical examiners' fees, whether paid direct by members or otherwise.....	5,367 91
Rent, \$2,470.04; taxes, \$1,237.44; advertising and printing, \$6,943.79.....	10,651 27
All other items, viz.: Postage and miscellaneous expenses.....	29,766 90
(Total expenses of management.....	\$154,106 00)

Total disbursements ..... 812,013 18

Balance ..... \$438,466 44

Invested as follows:

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens), on real estate, as per schedule A.....	\$105,235 88
Cost value of bonds and stocks owned absolutely, as per schedule D.....	114,478 17
Agents' ledger balances.....	2,430 01
Cash in office.....	13,421 19
Cash deposits in banks on emergency or reserve fund account.....	200,328 02
All other deposits.....	2,573 22
Total net or invested assets, as per balance.....	\$438,466 44

## NON-INVESTED ASSETS.

Interest accrued .....	\$3,889 11	
Market value of bonds and stock over cost, as per schedule D .....	1,885 00	
Total non-invested assets .....		5,773 11
Gross assets .....		<u>\$444,219 55</u>

## LIABILITIES.

None.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments reported .....	<u>\$241,650 00</u>
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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, fifteen) .....	\$60,000 00	
Losses in process of adjustment (number of claims, thirty-seven) .....	110,650 00	
Losses reported (number of claims, ten) .....	39,000 00	
Losses resisted (number of claims, seven) .....	32,000 00	
Total contingent mortuary liabilities .....		<u>\$241,650 00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888 .....	16,133	\$53,115,000	54	\$136,000
Policies or certificates written during the year 1889 .....	7,927	23,057,750	1,119	2,058,000
Total .....	24,060	\$76,172,750	1,173	\$2,214,000
Deduct number and amount which have ceased to be in force during 1889 .....	2,394	6,731,900	17	51,000
Total policies or certificates in force December 31, 1889 .....	21,666	\$69,441,750	1,156	\$2,163,000
Losses and claims on policies or certificates unpaid December 31, 1888 .....	55	\$304,358	None.	None.
Losses and claims on policies or certificates incurred during year 1889 .....	229	757,544	1	\$2,000
Total .....	284	\$961,902	1	\$2,000
Losses and claims on policies or certificates paid during the year 1889 .....	215	\$720,152	1	\$2,000
Policies or certificates terminated by death during 1889 .....	229	757,544	1	2,000
Policies or certificates terminated by lapse during 1889 .....	2,165	5,973,435	16	49,000

## MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION.

## MINNESOTA.

(Incorporated February 14, 1879 : commenced business February 17, 1879.)

HOME OFFICE, No. 409 MAIN STREET, RED WING.

T. K. SIMMONS, *President*. - - - - - A. G. ROESING, *Secretary*.

Attorney for Michigan, FRED SANDBERG, of Remus.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888 .....	<u>\$17,962 92</u>
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## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications,  
without deduction..... \$3,880 00  
Assessments: Mortuary, \$48,047.69; expense, \$1,929.35..... 49,977 04

Total paid by members..... \$53,857 04

Interest, \$478.66; reserve, \$3,761.71..... 4,240 37

Cash received from all other sources, viz.: Admission fees, \$20.00; reduction of insurance and change of beneficiaries, \$40.00; correction of checks, \$30.20; over payments of assessments, \$214.81..... 305 01

Total income..... \$58,402 42

Total net resources..... \$76,365 34

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed)..... \$48,658 84

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 3,384 65

Salary of secretary, \$1,000; other compensation of officers, \$183.75..... 1,183 75

Salaries and other compensation of office employees..... 780 00

Medical examiners' fees, whether paid direct by members or otherwise..... 916 00

Rent, fuel and gas, \$390.93; advertising and printing, \$575.58..... 966 51

All other items, viz.: Postage, stationery, traveling and miscellaneous expenses..... 796 28

(Total expense of management..... \$8,017 19)

Total disbursements..... 56,676 03

Balance..... \$19,689 31

Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D..... \$12,640 00

Members' ledger balances..... 8 23

Cash deposits in banks on emergency or reserve fund account..... 7,040 99

Total net or invested assets, as per balance..... \$19,689 31

## NON-INVESTED ASSETS.

Interest accrued..... 260 00

Gross assets..... \$19,949 31

## LIABILITIES.

Losses adjusted, due and unpaid, three claims..... 5,000 00

Balance, net assets..... \$14,949 31

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due..... \$1,200 00

Mortuary assessments, not yet called for losses unadjusted, \$11,000; reported, \$3,500.00..... 14,500 00

Total due from members..... \$15,700 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, six)..... \$11,000 00

Losses reported (number of claims, three)..... 3,500 00

Total contingent mortuary liabilities..... \$14,500 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888.....	3,712	\$4,592,500	14	\$13,500
Policies or certificates written during the year 1889.....	459	590,500	-----	-----
Total.....	3,171	\$5,183,000	14	\$13,500
Deduct number and amount which have ceased to be in force during 1889.....	404	680,500	2	2,000
Total policies or certificates in force December 31, 1889.....	2,767	\$4,552,500	12	\$11,500
Losses and claims on policies or certificates unpaid December 31, 1888.....	8	\$16,500	-----	-----
Losses and claims on policies or certificates incurred during the year 1889.....	31	51,658	-----	-----
Total.....	39	\$68,158	-----	-----
Losses and claims on policies or certificates paid during the year 1889.....	27	\$48,658	-----	-----
Policies or certificates terminated by death during 1889.....	31	51,500	-----	-----
Policies or certificates terminated by lapse during 1889.....	273	579,000	2	\$2,000

## MUTUAL RESERVE FUND LIFE ASSOCIATION.

NEW YORK.

(Incorporated 1875; commenced business, February 9, 1881.)

HOME OFFICE, No. 38 PARK ROW, NEW YORK CITY.

EDWARD B. HARPER, *President*. - - - - - FREDERICK S. BRAMAN, *Secretary*.

Attorney for Michigan, S. F. WHITE, of Ladington.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$1,953,753 81

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$119,190 80
Annual dues as per contract, without any deduction whatever.....	418,084 51
Assessments: Mortuary.....	2,466,113 30
Medical examiners' fees paid by applicant.....	33,730 00

Total paid by members..... \$3,082,118 61

Interest.....	72,190 29
Cash received from all other sources, viz.: Fees for alterations in policies.....	498 02
Special deposits.....	3,798 41

(Assessments paid in advance, included above..... \$29,087 98)

Total income..... 3,108,595 33

Total net resources..... \$5,062,349 14

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$1,886,081 26
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	235,559 06
Commissions paid or allowed for collecting assessments.....	108,861 44
Salaries of managers and agents not paid by commissions.....	38,972 42
Salaries of officers.....	41,150 00
Salaries and other compensation of office employees.....	43,485 00
Medical examiners' fees, whether paid direct by members or otherwise.....	41,112 85
Rent, \$30,811.54; taxes, \$18,104.89; advertising and printing, \$57,265.14.....	101,181 57
All other items, viz.: Furniture and fixtures, postage, office and miscellaneous expenses.....	55,239 38
Expenses in adjusting and settling death claims.....	48,097 76
(Total expense of management.....)	\$713,728 92)
Total disbursements.....	\$2,549,760 18
Balance.....	\$2,512,588 96

Invested as follows:

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per schedule A.....	\$1,797,000 00
Cost value of bonds and stocks owned absolutely, as per schedule D.....	51,000 00
Agents' ledger balances.....	92,212 54
Cash in office.....	10,879 81
Cash deposits in banks on emergency or reserve fund account.....	456,509 35
All other deposits.....	96,211 96
Total net or invested assets.....	\$2,503,613 65

## Items not Admitted.

Furniture fixtures.....	\$8,975 31
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## NON-INVESTED ASSETS.

Interest due, \$3,465.00; accrued, \$18,814.36.....	\$20,279 36
Market value of bonds and stock over cost, as per schedule D.....	5,000 00
Total non-invested assets.....	\$25,279 36
Gross assets.....	\$2,528,893 01

## LIABILITIES.

Advanced assessments, \$10,285.75; bonds or dividend obligations \$286,584.83.....	296,860 58
Balances, net assets.....	\$2,232,032 43

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$832,826 00
Mortuary assessments due and unpaid.....	28,114 00
Annual dues in process of collection.....	43,870 80
Total due from members.....	\$904,810 80
Deduct estimated cost of collection.....	58,812 05
Net amount due from members.....	\$845,998 55

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, fifty).....	\$188,100 00
Losses in process of adjustment (number of claims, seventy-one).....	257,800 00
Losses reported (number of claims, four).....	20,800 00
All other contingent liabilities: Net present value of all policies in force December 31, 1889, computed according to the actuaries' table of mortality interest at 4 per cent.....	464,482 00
Total contingent mortuary liabilities.....	\$930,682 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888.....	47,693	\$168,902,350	561	\$2,552,000
Policies or certificates written during the year 1889.....	12,013	34,845,875	147	480,500
Total.....	59,706	\$203,748,225	708	\$3,032,500
Deduct number and amount which have ceased to be in force during 1889.....	6,491	22,390,525	70	294,000
Total policies or certificates in force December 31, 1889.....	53,215	\$181,358,200	638	2,738,500
Losses and claims on policies or certificates unpaid December 31, 1888.....	122	\$496,550	1	5,000
Losses and claims on policies or certificates incurred during the year 1889.....	484	1,824,400	8	54,500
Total.....	606	\$2,320,950	9	\$59,500
Losses and claims on policies or certificates paid during the year 1889.....	499	\$1,536,081	5	\$34,500
Policies or certificates terminated by death during 1889.....	484	1,824,400	8	54,500
Policies or certificates terminated by not taken during 1889.....	1,189	4,160,700	8	24,000
Policies or certificates terminated by expiry during 1889.....	4,818	16,405,425	54	215,500

## NATIONAL ACCIDENT ASSOCIATION.

## INDIANA.

(Incorporated March 26, 1889; commenced business April 1, 1889.)

HOME OFFICE, Nos. 12 to 16 TALBOTT BLOCK, INDIANAPOLIS.

MATTHEW HENNING, *President.* - - - - - JOHN A. WILKINS, *Secretary.*

Attorney for Michigan, EDWARD CAHILL, of Lansing.

## BALANCE SHEET.

Amount of net or invested assets March 31, 1889..... \$90,973 80

## INCOME DURING THE YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$34,161 46
Assessments.....	31,586 69

Total income..... 65,698 15

Total net resources..... \$156,671 95

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$3,200 00
Advance payments returned to rejected applicants.....	20,286 23

Total paid to members..... \$23,586 23

Commissions and fees retained by or paid or allowed to agents on account of dues and fees.....	22,294 22
Salaries of managers and agents not paid by commissions.....	3,169 22
Salaries and other compensations of officers and office employees.....	6,098 70

Medical examiners' fees, whether paid direct by members or otherwise.....	\$905 00
Rent, \$1,235.84; advertising and printing, \$2,833.83.....	5,089 64
Traveling expenses.....	743 97
All other items, viz.: Postage, exchange, legal and other expenses.....	3,774 01
(Total expense of management.....	\$42,045 46)
Total disbursements.....	\$65,631 68
Balance.....	\$91,040 27

Invested as follows:

## NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$1,359 35
Cash orders on paymasters.....	\$6,021 98
Cash deposits in banks.....	3,658 99
All other deposits: Guarantee reserve fund.....	50,000 00
Total net or invested assets.....	\$91,040 27

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Expense assessments, called and not yet due.....	\$4,372 00
Indemnity assessments, called and not yet due.....	4,418 00
Total due from members.....	\$8,790 00

Office furniture not allowed, \$2,400.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, sixteen).....	\$286 34
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## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	No.	Amount.	No.	Amount.
Policies or certificates in force March 31, 1889.....	6,708	\$11,070,200	30	\$74,000
Policies or certificates written during the year 1889.....	7,380	11,800,000	170	187,240
Total.....	14,088	\$22,870,200	200	\$261,240
Deduct number and amount which have ceased to be in force during 1889.....	6,676	10,710,200	20	56,000
Total policies or certificates in force December 31, 1889.....	7,412	\$11,660,000	180	\$205,240

## NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

## MASSACHUSETTS.

(Incorporated February 29, 1884; commenced business March, 1884.)

HOME OFFICE, No. 85 WATER ST., BOSTON

AUGUSTUS P. MARTIN, *President.* - - - - - BENJ. F. DYER, *Secretary.*

Attorney for Michigan, LEVI T. GRIFFIN, of Detroit.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888 .....	\$27,436 81
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## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows :

Gross amount of membership fees required or represented by applications, without deduction.....	\$34,234 00
Annual dues as per contract, without any deduction whatever.....	1,850 50
Assessments : Mortuary and indemnity, \$51,338.00 ; expense, \$36,712.00.....	88,050 00

Total paid by members.....	\$123,674 50
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Interest.....	531 25
Cash received from all other sources, viz.: Re-issue of certificates.....	2 50
(Assessments paid in advance, included above..... \$5,814 00)	

Total income.....	\$124,208 25
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Total net resources.....	\$151,645 06
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## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$43,978 65
Advance payments returned to rejected applicants.....	701 00
(Total paid to members..... \$44,679 65)	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	34,082 56
Commissions and expenses paid or allowed for collecting assessments.....	6,484 89
Salaries of officers, \$4,950.08 ; other compensations of officers, \$381.50.....	5,331 58
Salaries and other compensation of office employees.....	8,149 43
Medical examiners' fees, whether paid direct by members or otherwise.....	2,921 50
Rent, \$2,300.09 ; fees and taxes, \$974.41 ; advertising, printing and stationery, \$3,711.66.....	6,986 16
Traveling expenses, \$668.00 ; legal and other adjustment expenses, \$1,832.54.....	6,525 83
All other items, viz.: Office furniture, postage and general expenses.....	1,915 14
(Advance assessments applied, included above..... \$4,773 50)	
(Total expenses of management..... 71,216 12)	

Total disbursements.....	115,925 77
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Balance.....	\$35,719 29
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Invested as follows :

## NET OR INVESTED ASSETS.

Cost value of bonds owned absolutely, as per schedule D.....	\$20,804 88
Agents' ledger balances.....	2,047 33
Cash in office.....	850 23
All other deposits.....	12,516 85

Total net or invested assets.....	\$35,719 29
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	2,047 83

Total net or invested assets, less depreciation.....	\$33,671 96
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## Items not Admitted.

Furniture and moveables.....	\$2,442 02
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## NON-INVESTED ASSETS.

Interest.....	\$160 00
Market value of bonds and stock over cost, as per schedule D.....	415 62

Total non-invested assets.....	572 62
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Gross assets.....	\$34,244 58
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## LIABILITIES.

Taxes due and accrued.....	\$50 00
Advance assessments.....	2,280 00
All other (not including contingent mortuary).....	500 00

Total actual liabilities.....	2,830 00
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Balance, net assets.....	\$31,414 58
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## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary and indemnity assessments, called and not yet due.....	\$4,084 00	
Mortuary assessments not yet called for losses unadjusted, \$680.70; resisted, \$5,861.00; reported, \$3,166.06.....	9,707 76	
Total due from members.....		\$13,741 76

## CONTINGENT MORTUARY LIABILITIES.

Indemnity losses in process of adjustment (number of claims, fourteen)...	\$680 70	
Indemnity losses reported (number of claims, seventy-two) \$2,686.06; mortuary, \$500.00.....	3,166 06	
Indemnity losses resisted (number of claims, five) \$1,645.00; mortuary, \$8,250.00.....	9,895 00	
Total contingent mortuary liabilities.....		\$13,741 76

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888.....	6,944	\$27,697,625	571	\$1,315,000
Policies or certificates written during the year 1889.....	7,784	22,221,625	528	1,068,000
Total.....	14,678	\$49,919,250	699	\$2,378,000
Deduct number and amount which have ceased to be in force during 1889.....	6,885	19,110,500	350	1,013,000
Total policies or certificates in force December 31, 1889.....	7,843	\$30,808,750	349	1,365,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	7	\$15,000	None.	None.
Losses and claims on policies or certificates incurred during the year 1889.....	694	38,873	61	\$3,249
Total.....	701	\$53,873	61	\$3,249
Losses and claims on policies or certificates paid during the year 1889.....	698	\$43,978	60	\$2,729
Policies or certificates terminated by death during 1889.....	6	10,750	1	3,000
Policies or certificates terminated by lapse during 1889.....	6,829	19,099,750	349	1,010,000

## NORTHWESTERN MASONIC AID ASSOCIATION.

## ILLINOIS.

(Incorporated June 27, 1874; commenced business July, 1874.)

HOME OFFICE, 7TH FLOOR, HOME INSURANCE BUILDING, CHICAGO.

DANIEL J. AVERY, *President.* - - - - - JAMES A. STODDARD, *Secretary.*

Attorney for Michigan, C. A. GOWER, of Lansing.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888 ..... \$277,960 50

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction..... \$106,412 00  
 Assessments: Mortuary, \$1,253,382.04; expense, \$270,223.85..... 1,523,605 89

Total paid by members..... \$1,629,017 89



Interest.....	\$4,014 00	
Cash received from all other sources, viz.: Changing certificates, \$332.00; suspense, \$98.25; delinquent charges, \$3,718.25; sundry accounts, \$1,249.15..	5,897 65	
Total income.....		\$1,638,429 54
Total net resources.....		\$1,916,390 04

## DISBURSEMENTS DURING YEAR 1899.

Losses and claims (detailed schedule filed).....	\$1,290,050 00	
Advance payments returned to rejected applicants.....	11,294 00	
(Total paid to members.....)	\$1,301,344 00)	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	93,817 00	
Commissions paid or allowed for collecting assessments.....	7,816 17	
Salaries of officers.....	47,492 36	
Salaries and other compensation of office employees.....	50,260 75	
Medical examiners' fees, whether paid direct by members or otherwise.....	17,686 20	
Rent, \$3,134.74; advertising and printing, \$5,056.37.....	13,221 81	
All other items, viz.: Stationery, postage, legal and miscellaneous expenses (Total expenses of management.....)	37,508 45	
Total disbursements.....		1,569,321 24
Balance.....		\$347,068 80

## Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D.....	\$161,499 75	
Agents' ledger balances.....	1,968 85	
Cash in hands of treasurer.....	188,490 77	
Total net or invested assets.....		\$347,068 80

## NON-INVESTED ASSETS.

Interest accrued.....	483 00	
Gross assets.....		\$347,551 80

## LIABILITIES.

Losses adjusted, due and unpaid.....	\$30,500 00	
Losses realized.....	7,500 00	
Advance assessments.....	36,590 32	
All other (not including contingent mortuary), viz.: Suspense account, \$444.75; sundry account, \$1,249.15.....	1,698 90	
Total actual liabilities.....		126,524 22
Balance, net assets.....		\$221,027 58

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$20,000 00	
Mortuary assessments not yet called for losses, \$43,200; reported, \$113,500....	156,700 00	
Total due from members.....		\$176,700 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, eighteen).....	\$43,200 00	
Losses reported (number of claims, forty-four).....	113,500 00	
Total contingent mortuary liabilities.....		\$156,700 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1899.		BUSINESS IN MICHIGAN DURING 1898.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1898.....	47,041	\$131,248,500	2,877	\$7,773,500
Policies or certificates written during the year 1899.....	10,527	27,304,500	573	1,486,500
Total.....	57,568	\$158,553,000	3,449	\$9,260,000
Deduct number and amount which have ceased to be in force during 1899.....	4,528	12,998,500	225	627,500
Total policies or certificates in force December 31, 1899..	53,040	\$145,554,500	3,224	\$8,632,500

	<i>Number.</i>	<i>Amount.</i>	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates unpaid December 31, 1888.....	111	\$339,000	4	\$12,500
Settlement of disputed claims.....	2	3,750		
Losses and claims on policies or certificates incurred during the year 1889.....	424	1,204,500	15	42,000
Total.....	537	\$1,547,250	19	\$54,500
Surrendered certificates.....		\$12,500		
Losses and claims on policies or certificates paid during the year 1889.....	442	1,230,050	17	49,500
Policies or certificates terminated by death during 1889.....	424	1,204,500	15	42,000
Policies or certificates terminated by lapse during 1889.....	4,104	11,794,000	210	585,500

## SCANDINAVIAN MUTUAL AID ASSOCIATION.

## ILLINOIS.

(Incorporated September 12, 1883; commenced business October 26, 1883.)

HOME OFFICE, No. 207 MAIN ST., GALESBURG.

S. P. A. LINDAHL, *President.*NELS NELSON, *Secretary.*

Attorney for Michigan, OLAVS CHILSEN, of Whitehall.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$15,752 56

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$11,427 00
Assessments: Mortuary, \$75,028.65 expense, \$7,046.40; advanced assessments, \$1,083.73.....	83,108 78
Medical examiners' fees paid by applicant.....	2,629 50

Total paid by members..... \$97,165 28

Interest.....	450 00
Cash received from all other sources, viz.: Re-instatements.....	205 95
Previous shortage.....	53 45
(Assessments paid in advance, included above.....)	\$1,083 73)

Total income..... 97,874 68

Total net resources..... \$113,627 24

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$66,900 00
Advance payments returned to rejected applicants.....	18 80
(Total paid to members.....)	\$66,815 80)
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	9,756 50
Salaries of managers and agents not paid by commissions.....	450 00
Salaries of officers, \$3,250.00; other compensations of officers, \$206.35.....	3,456 35
Salaries and other compensations of office employees.....	1,996 87
Medical examiners' fees, whether paid direct by members or otherwise.....	2,794 50
Rent, \$155.00; taxes, \$4.54; advertising and printing, \$947.19.....	1,105 73
All other items, viz.: Postage, office and miscellaneous expenses.....	2,105 61
Advanced assessments returned to members.....	999 43
(Total expenses of management.....)	\$22,666 49)

Total disbursements..... 89,485 29

Balance..... \$24,141 95

Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D.....	\$16,582 50
Agents' ledger balances.....	1,178 83
Cash in office.....	576 56
Cash deposits in banks on emergency or reserve fund account.....	3,440 28
All other deposits.....	2,623 78
<b>Total.....</b>	<b>\$24,201 95</b>
Depreciation of premium on bonds not deducted in 1888.....	60 00
<b>Total net or invested assets, as per balance.....</b>	<b>\$24,141 95</b>
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	142 50
<b>Total net or invested assets, less depreciation.....</b>	<b>\$23,999 45</b>

## LIABILITIES.

Losses adjusted, due and unpaid.....	\$326 80
Salaries, rents and office expenses due and accrued.....	877 87
Advance assessments.....	97 45
<b>Total actual liabilities.....</b>	<b>1,301 92</b>
<b>Balance, net assets.....</b>	<b>\$22,697 53</b>

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$5,831 90
Mortuary assessments, not yet called for losses unadjusted, \$12,600.00; resisted, \$1,000.00; reported, \$4,500.00.....	24,100 00
<b>Total due from members.....</b>	<b>\$29,731 90</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, eight).....	\$10,200 00
Losses in process of adjustment (number of claims, seven).....	13,900 00
Losses reported (number of claims, four).....	4,300 00
Losses resisted (number of claims, one).....	1,000 00
<b>Total contingent mortuary liabilities.....</b>	<b>\$29,500 00</b>

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1888.....	5,081	\$7,629,000	48	\$79,000
Policies or certificates written during the year 1889.....	1,758	2,190,500	158	175,500
<b>Total.....</b>	<b>6,784</b>	<b>\$9,819,500</b>	<b>206</b>	<b>\$254,500</b>
Deduct number and amount which have ceased to be in force during 1889.....	396	512,000	4	7,000
<b>Total policies or certificates in force December 31, 1889.....</b>	<b>6,448</b>	<b>\$9,307,500</b>	<b>202</b>	<b>\$247,500</b>
Losses and claims on policies or certificates unpaid December 31, 1888.....	14	\$24,800		
Losses and claims on policies or certificates incurred during the year 1889.....	51	72,000	1	\$2,000
<b>Total.....</b>	<b>65</b>	<b>\$96,800</b>	<b>1</b>	<b>\$2,000</b>
Losses and claims on policies or certificates paid during the year 1889.....	45	\$66,800		
Policies or certificates terminated by death during 1889.....	51	72,000	1	\$2,000
Policies or certificates terminated by lapse during 1889.....	285	440,000	3	5,000

## SECURITY MUTUAL LIFE ASSOCIATION.

NEW YORK.

(Incorporated under Chapter 175, Laws of 1888; commenced business January 7, 1887.)

HOME OFFICE, PHELPS BANK BUILDING, BINGHAMTON.

JOHN RAY CLARK, *President.* - - - - - CHARLES M. TURNER, *Secretary.*

Attorney for Michigan, IRA L. CARVER, of Ypsilanti.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$27,830 31

## INCOME DURING YEAR 1889.

Gross amount paid by the members to the *association or its agents* without deduction for commission or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i> .....	\$10,142 25
Annual dues as per contract, without any deduction whatever.....	9,038 28
Assessments: Mortuary.....	81,570 40

Total paid by members.....	\$50,808 51
Interest, \$301.28; rent, \$282.10.....	1,148 88
Advances to agents repaid.....	2,881 04
Cash received from all other sources, viz.: Exchange, \$41.06; reserve, \$10,507.40.....	10,548 46

Total income..... 65,379 39

Total net resources..... \$93,209 70

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$6,000 00
Advance payments returned; account special deposits.....	579 20

Total paid to members..... \$6,579 28

Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	18,288 88
Commissions paid or allowed for collecting assessments.....	448 92
Salaries and other compensation of office employees.....	2,812 00
Medical examiners' fees, whether paid direct by members or otherwise.....	1,974 65
Rent, \$585; taxes, \$142.40; advertising and printing, \$966.86.....	1,544 26
Advanced to officers and agents to be repaid out of future salaries or commissions.....	1,064 80
All other items, viz.: Office expenses, postage, furniture and fixtures, law and miscellaneous expenses.....	904 09
(Advance assessments applied, included above.....	\$72 40)
(Total expenses of management.....	22,125 60)

Total disbursements..... 28,704 80

Balance..... \$64,504 90

Invested as follows:

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate, as per Schedule A; reserve fund.....	\$16,800 00
Deposited with Insurance Department of Missouri.....	1,000 00
Agents' ledger balances.....	2,245 48
Cash in office.....	1,128 25
Cash deposited in banks on emergency or reserve fund account.....	2,685 98
All other deposits.....	43,445 67

Total net or invested assets.....	\$66,758 38
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	180 79

Total net or invested assets, less depreciation..... \$66,572 59

## NON-INVESTED ASSETS.

Interest accrued.....	\$143 10
Gross assets.....	\$66,715 69

*Items not Admitted.*

Office furniture and safe.....	\$2,220 00
--------------------------------	------------

## LIABILITIES.

Salaries, rents and office expenses due and accrued, advertising, printing, and agents' commissions.....	\$737 50
Bonus, or dividend obligations.....	439 06
All other (not including contingent mortuary), viz.: Medical examiners' fees.....	328 00
Total actual liabilities.....	1,504 56
Balance, net assets.....	\$65,211 13

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$10,760 15
Mortuary assessments, due and unpaid.....	129 48
Total due from members.....	\$10,908 68
Deduct estimated cost of collection.....	50 00
Net amount due from members.....	\$10,858 63

## CONTINGENT MORTUARY LIABILITIES.

Losses resisted (number of claims, one).....	\$5,000 00
--	------------

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31, 1888.....	1,146	\$2,199,500	None.	None.
Policies or certificates written during the year 1889.....	1,111	2,019,500	48	\$93,000
Total.....	2,257	\$4,209,000	48	\$93,000
Deduct number and amount which have ceased to be in force during 1889.....	364	635,500	1	2,000
Total policies or certificates in force December 31, 1889.....	1,893	\$3,573,500	47	\$90,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	None.		None.	
Losses and claims on policies or certificates incurred during the year 1889.....	6	\$11,000	None.	
Total.....	6	\$11,000	None.	
Losses and claims on policies or certificates paid during the year 1889.....	5	\$6,000	None.	
Policies or certificates terminated by death during 1889.....	6	11,000	None.	
Policies or certificates terminated by lapse during 1889.....	234	394,000	1	\$2,000

# UNION MUTUAL ACCIDENT ASSOCIATION.

## ILLINOIS.

(Incorporated April 14, 1885; commenced business May 1, 1885.)

HOME OFFICE, No. 218, LA SALLE ST., CHICAGO.

JOHN M. HAMILTON, *President.* - - - - - T. N. McCAULEY, *Secretary.*

Attorney for Michigan, CLARK H. GLEASON, of Grand Rapids.

### BALANCE SHEET.

Amount of net or invested assets December 31, 1888 ----- \$8,413 19

### INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, <i>without deduction</i> .....	\$99,185 00
Annual dues as per contract, without any deduction whatever.....	27,070 85
Assessments: Indemnity and mortuary, \$44,874.75; expense, \$87,859.87.....	112,784 62

Total paid by members.....	\$239,540 47
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Assessments paid in advance, not included above.....	4,252 04
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Total income.....	243,792 51
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Total net resources.....	\$252,205 70
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### DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$22,650 00
Advance payments returned to rejected applicants.....	\$9,278 05
(Total paid to members.....)	\$61,928 05
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	96,069 08
Commissions paid or allowed for collecting assessments.....	8,893 30
Salaries of managers and agents not paid by commissions.....	5,968 33
Salaries and other compensations of officers.....	17,612 43
Salaries and other compensation of office employees.....	18,062 99
Medical examiners' fees, whether paid direct by members or otherwise.....	1,331 75
Rent, \$3,815.67; advertising and printing, \$9,881.55.....	12,197 22
Advanced to officers and agents to be repaid out of future salaries or commissions.....	4,668 72
All other items, viz.: Traveling expenses, \$3,647.06; legal expenses, \$819.76.....	4,466 84
Furniture, \$1,178.53; postage, \$7,321.54.....	8,994 87
Miscellaneous agency expenses.....	5,104 43
(Total expenses of management.....)	\$178,339 96

Total disbursements.....	240,268 01
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Balance.....	\$11,937 69
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Invested as follows:

### NET OR INVESTED ASSETS.

Cash in office.....	\$3,968 43
Cash deposits in banks on emergency or reserve fund account.....	4,949 26

Total net or invested assets, as per balance.....	\$11,937 69
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## LIABILITIES.

Advance assessments .....	\$4,252 04
Balance, net assets .....	\$7,685 65

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary and indemnity assessments not yet called for losses unadjusted, \$18,706.00; resisted, \$5,000.00; reported, \$8,820.00 .....	\$32,026 00
Deduct estimated cost of collection .....	3,303 60
Net amount due from members .....	\$28,823 40

## CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due, (number of claims, one), mortuary .....	\$5,000 00
Losses in process of adjustment, mortuary, (number of claims, two) \$4,000; indemnity, one hundred and eighty, \$9,706 .....	18,706 00
Losses reported, indemnity, (number of claims, one hundred and sixty-six) \$3,320; mortuary, \$5,000 .....	8,820 00
Losses resisted (mortuary) .....	5,000 00
Total contingent liabilities .....	\$32,026 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1899.		BUSINESS IN MICHIGAN DURING 1899.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1898 .....	11,017	\$46,478,750	530	\$3,018,750
Policies or certificates written during the year 1899 .....	19,827	79,171,193	1,607	7,228,000
Total .....	30,844	\$125,644,943	2,337	\$9,246,750
Deduct number and amount which have ceased to be in force during 1899 .....	14,231	56,825,806	1,434	5,796,000
Total policies or certificates in force December 31, 1899 ..	16,613	\$68,819,137	903	\$3,510,750
Losses and claims on policies or certificates unpaid December 31, 1898 .....	18	\$11,900 48	1	\$5,000 00
Losses and claims on policies or certificates incurred during the year 1899 .....	1,806	82,068 57	121	4,540 55
Total .....	1,824	\$98,964 05	122	\$9,540 55
Losses and claims on policies or certificates paid during the year 1899 .....	1,246	\$61,928 00	89	\$6,464 30
Policies or certificates terminated by death during 1899 .....	10	33,350 00	None.	-----
Policies or certificates terminated by lapse during 1899 .....	14,231	56,825,806 00	1,434	57,896 00

## UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

## IOWA.

(Incorporated February 5, 1884; commenced business February, 1896.)

HOME OFFICE, MASONIC TEMPLE, COUNCIL BLUFFS.

JAS. R. REED, *President*. - - - - - WILLIAM J. JAMESON, *Secretary*.

Attorney for Michigan, FRANK E. ROBSON, Lansing.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1898 .....

\$84,238 55



## INCOME DURING YEAR 1899.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deduction.....	\$15,355 00
Assessments, mortuary, \$101,117.04; expense, \$82,473.88.....	133,590 92
Medical examiners' fees paid by applicant.....	2,400 00
Total paid by members.....	\$151,345 92
Interest.....	5,083 08
Guarantee fund, cash, \$4,480.00; notes, \$17,350.00.....	21,830 00
Cash received from all other sources, viz.: General fund, \$836.79; exchange, \$44.62; certificate expense, \$12.50.....	893 91
Advance assessments.....	333 30

Total income..... \$179,441 21

Total net resources..... \$263,679 76

## DISBURSEMENTS DURING YEAR 1899.

Losses and claims (detailed schedule filed).....	\$112,500 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	15,355 00
Commissions paid or allowed for collecting assessments.....	1,269 04
Salaries of agents not paid by commissions.....	5,455 08
Salaries of officers and clerk hire.....	9,265 68
Medical examiners' fees, whether paid direct by members or otherwise.....	2,400 00
Advertising and printing.....	1,454 40
All other items, viz.: Postage, rent, taxes, office fixtures and general expenses.....	7,146 58
(Total expenses of management.....	\$48,746.68)

Total disbursements..... 156,246 63

Balance..... \$107,433 13

Invested as follows:

## NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$4,810 80
Cash deposits in banks on emergency or reserve fund accounts: Guarantee fund notes, \$98,510.00; cash, \$5,380.00.....	98,900 00
Cash in bank.....	2,722 83
All other deposits.....	1,000 00
Total net or invested assets, as per balance.....	\$107,433 13
Deduct depreciation of assets to bring same to market value, and agents balance unsecured.....	855 12

Total net or invested assets, less depreciation..... \$106,578 01

## NON-INVESTED ASSETS.

Interest accrued..... 6,142 39

Gross assets..... \$112,720 40

## LIABILITIES.

Advance assessments..... 333 30

Balance, net assets..... \$112,387 10

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due (eight).....	\$20,000 00
Mortuary assessments, not yet called for losses unadjusted (six).....	15,000 00
Total due from members.....	\$35,000 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, eight).....	\$20,000 00
Losses reported (number of claims, six).....	15,000 00

Total contingent mortuary liabilities..... \$35,000 00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888.....	6,810	\$17,025,000	6	\$15,000
Policies or certificates written during the year 1889.....	2,465	6,162,500	12	30,000
Total.....	9,275	\$23,187,500	18	\$45,000
Deduct number and amount which have ceased to be in force during 1889.....	1,192	2,960,000	None.	
Total policies or certificates in force December 31, 1889..	8,083	\$20,207,500	18	\$45,000
Losses and claims on policies or certificates unpaid December 31, 1888.....	9	\$22,500	None.	
Losses and claims on policies or certificates incurred during the year 1889.....	50	125,000	None.	
Total.....	59	\$147,500	None.	
Losses and claims on policies or certificates paid during the year 1889.....	45	\$112,500	None.	
Policies or certificates terminated by death during 1889.....	50	125,000	None.	
Policies or certificates terminated by lapse during 1889.....	1,143	2,855,000	None.	

## UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

NEW YORK.

(Incorporated in 1848; re-incorporated in 1883; commenced business November 3, 1877.)

HOME OFFICE NOS. 320, 322 and 324 BROADWAY, NEW YORK CITY.

CHARLES B PEET, *President*. - - - - - JAMES R. PITCHER, *Secretary*.

Attorney for Michigan H. R. JOSSELYN, of Detroit.

## BALANCE SHEET.

Amount of net or invested assets December 31, 1888..... \$101,380 74

## INCOME DURING YEAR 1889.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications without deduction.....	\$115,950 50
Gross amount received for reinstating lapsed certificates.....	1,530 00
Annual dues as per contract, without any deduction whatever.....	45,950 00
Assessments: Indemnity \$204,865.00; expenses \$526,315.00.....	730,180 00

Total paid by members..... \$893,610 50

Interest..... 467 43

Cash received from all other sources, viz.: From assets reported depreciated in report of 1888..... 1,472 69

(Assessments paid in advance, included above \$197,339 39)

Total income..... 895,550 62

Total net resources..... \$996,931 36

## DISBURSEMENTS DURING YEAR 1889.

Losses and claims (detailed schedule filed).....	\$180,200 00	
Indemnity claims paid.....	254,666 64	
(Total paid to members.....)	\$334,866 64)	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	111,894 50	
Commissions paid or allowed for collecting assessments.....	24,066 60	
Salaries of managers and agents not paid by commissions.....	16,160 86	
Salaries of officers.....	87,048 66	
Salaries and other compensation of office employees.....	88,252 94	
Traveling expenses \$5,198.49; legal expenses \$18,964.74.....	19,178 23	
Medical examiners' fees, whether paid direct by members or otherwise.....	18,287 50	
Rent \$19,947.61; advertising and printing \$35,560.78; taxes \$3,716.82.....	59,225 16	
All other items, viz.: Postage and exchange, books and stationery, furniture and miscellaneous expenses.....	49,172 72	
(Advanced assessments applied, included above.....)	\$199,847 48)	
(Total expenses of management.....)	468,252 17)	
Total disbursements.....		\$853,120 81
Balance.....		\$143,810 55

Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely, as per schedule D.....	\$11,887 47	
Agents' ledger balances.....	10,820 47	
Cash in office.....	1,144 71	
Cash deposits in banks on emergency or reserve fund account.....	40,428 90	
All other deposits.....	79,579 00	
Total net or invested assets, as per balance.....		\$143,810 55

## LIABILITIES.

Accounts payable, including all unpaid bills and notes (estimated).....	\$1,000 00	
Advanced assessments.....	47,735 87	
Total actual liabilities.....		48,735 87
Balance, net assets.....		\$95,074 68

## CONTINGENT MORTUARY AND INDEMNITY ASSETS (OR RESOURCES).

Indemnity assessments, called and not yet due, \$1,563.00; annual dues called and not yet due, \$4,781.00.....	\$6,294 00	
Mortuary assessments not yet called for losses unadjusted, \$21,000.00; resisted, \$20,000.00; reported, \$10,000.00.....	51,000 00	
Indemnity assessments unadjusted, \$11,500.00; resisted, \$800.00; reported \$6,489.96.....	18,789 96	
Total due from members.....	\$76,083 96	
Deduct estimated cost of collection.....	3,800 00	
Net amount due from members.....		\$72,283 96

## CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment (number of claims, { mortuary, five).....	\$21,000 00	
Losses reported (number of claims, { mortuary.....	11,500 00	
Losses resisted (number of claims, { indemnity eighty-four).....	10,000 00	
Losses resisted (number of claims, { mortuary.....	6,489 96	
Losses resisted (number of claims, { indemnity two).....	20,000 00	
	800 00	
Total contingent liabilities.....		\$69,789 96

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1889.		BUSINESS IN MICHIGAN DURING 1889.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1888.....	47,624	\$281,981,250	1,852	\$9,089,000
Policies or certificates written during the year 1889.....	29,656	197,814,500	676	3,210,500
Total.....	77,280	\$360,245,750	2,528	\$12,299,500
Deduct number and amount which have ceased to be in force during 1889.....	24,739	114,982,000	702	3,525,500
Total policies or certificates in force December 31, 1889....	52,541	\$254,818,750	1,826	\$8,973,000
Losses and claims on policies or certificates unpaid December 31, 1888.....		\$75,106	5	\$247
Losses and claims on policies or certificates incurred during the year 1889.....		379,552	122	14,514
Total.....		\$454,658	127	\$14,761
Losses and claims on policies or certificates paid during the year 1889.....	3,226	\$384,868	123	\$14,588
Policies or certificates terminated by death during 1889.....	27	111,150	None.	None.
Policies or certificates terminated by lapse during 1889.....	24,712	114,807,500	702	3,325,500

# INDEX.

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## ABSTRACTS OF LIFE COMPANIES.

	PAGE.
<i>Ætna Life</i> .....	8
<i>Berkshire Life</i> .....	15
<i>Canada Life</i> .....	18
<i>Commercial Union Life</i> .....	21
<i>Connecticut General</i> .....	23
<i>Connecticut Mutual</i> .....	26
<i>Equitable Life</i> .....	29
<i>Germania Life</i> .....	33
<i>Hartford Life and Annuity</i> .....	37
<i>Home Life</i> .....	39
<i>Imperial Life</i> .....	2
<i>John Hancock Mutual Life</i> .....	41
<i>Manhattan Life</i> .....	45
<i>Massachusetts Mutual</i> .....	48
<i>Metropolitan Life</i> .....	52
<i>Michigan Mutual</i> .....	4
<i>Mutual Life</i> .....	55
<i>Mutual Benefit</i> .....	60
<i>National Life</i> .....	63
<i>New England Mutual</i> .....	67
<i>New York Life</i> .....	71
<i>Northwestern Mutual Life</i> .....	75
<i>Pacific Mutual Life</i> .....	78
<i>Penn Mutual Life</i> .....	81
<i>Phoenix Mutual</i> .....	85
<i>Provident Savings</i> .....	88
<i>Prudential Insurance Co. of America</i> .....	90
<i>State Mutual</i> .....	93
<i>Travelers' Life</i> .....	96
<i>Union Central</i> .....	100
<i>Union Mutual</i> .....	103
<i>United States Life</i> .....	107
<i>Washington Life</i> .....	110

## CASUALTY INSURANCE COMPANIES.

<i>American Steam Boiler Insurance Co., N. Y.</i> .....	114
<i>American Surety Insurance Co., N. Y.</i> .....	116
<i>Employers' Liability Assurance Corp'n, Eng.</i> .....	119
<i>Fidelity and Casualty Ins. Co., N. Y.</i> .....	120
<i>Guarantee Company of North America, Canada</i> .....	123
<i>Hartford Steam Boiler Inspection and Insurance Co., Conn.</i> .....	126
<i>Lloyd's Plate Glass Ins. Co., N. Y.</i> .....	129

	PAGE.
Metropolitan Plate Glass Ins. Co., N. Y.....	131
Pacific Mutnal Ins. Co., Cal. (Accident).....	133
Standard Life and Accident Ins. Co., Mich.....	135
Travelers' Insurance Company, Conn. (Accident).....	137

#### CO-OPERATIVE LIFE ASSOCIATIONS OF MICHIGAN AND OTHER STATES.

Masonic Co-operative Life Association of Michigan.....	142
Masonic Mutual Benefit Association of Western Michigan.....	143
Michigan Mutual Benefit Association.....	145
Peninsular Masonic Aid Association.....	146
Phoenix Accident and Aid Association.....	147
Preferred Masonic M. A. Ass'n of America.....	149
Western Union Mutual Life Society of the United States.....	150

#### CO-OPERATIVES OF OTHER STATES.

Bankers' Life Association, Iowa.....	152
Bankers' Life Association, Minn.....	153
Bay State Beneficiary Association, Mass.....	155
Chicago Guaranty Fund Life Society, Ill.....	157
Covenant Mutual Benefit Association, Ill.....	159
Fidelity Mutual Life Association, Pa.....	161
German Mutual Benefit Association, Ill.....	163
Hartford Life and Annuity, Conn.....	164
Home Benefit Association, N. Y.....	166
Knights Templars and Masons' Life Indemnity Co., Ill.....	168
Life and Reserve Association, N. Y.....	169
Manufacturers' Accident Indemnity Co., N. Y.....	171
Masons' Fraternal Accident Association of America, Mass.....	173
Massachusetts Benefit Association, Mass.....	175
Minnesota Scandinavian Relief Association.....	176
Mutual Reserve Fund Life Association, N. Y.....	178
National Accident Association, Ind.....	180
New England Mutual Accident Association, Mass.....	181
Northwestern Masonic Aid Association, Ill.....	183
Scandinavian Mutual Aid Association, Ill.....	185
Security Mutual Life Association, N. Y.....	187
Union Mutual Accident Association, Ill.....	189
United States Masonic Benevolent Association, Iowa.....	190
United States Mutual Accident Association, N. Y.....	192

ANNUAL REPORT  
OF THE  
BOARD OF STATE AUDITORS

FOR THE  
STATE OF MICHIGAN

For the year 1889.



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BY AUTHORITY.

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LANSING:  
ROBERT SMITH & CO., STATE PRINTERS AND BINDERS.  
1891.





# REPORT.

OFFICE OF THE BOARD OF STATE AUDITORS, }  
*Lansing, June 30, 1889.*

TO HON. CYRUS G. LUCE,

*Governor of the State of Michigan:*

SIR—In obedience to the requirements of law the undersigned submit respectfully the following report, showing the proceedings of the Board of State Auditors for the fiscal year ending June 30, 1889.

GILBERT R. OSMUN, *Secretary of State.*

GEO. L. MALTZ, *State Treasurer.*

ROSCOE D. DIX, *Com'r State Land Office.*

STATE TREASURER'S OFFICE, }  
*Lansing, December 31, 1888.*

The Board of State Auditors in their settlement with the State Treasurer for the year 1888, received the following statement from State Treasurer, George L. Maltz:

Balance on hand December 31, 1887, as shown from settlement December 31, 1887, ninety-four thousand, sixty dollars and forty-six cents.....	\$94,060 46
Received from all sources during the year 1888, three million, three hundred thousand, seven hundred eighteen dollars and three cents.....	3,300,718 03
	<u>\$3,394,778 49</u>
Disbursed on the warrants of the Auditor General during the year 1888, two million nine hundred sixty-five thousand nine hundred sixty-six dollars and one cent.....	2,965,966 01
Balance on hand December 31, 1888, four hundred twenty-eight thousand eight hundred twelve dollars and forty-eight cents, as follows:	
In State depositories.....	\$392,093 32
Cash in vault.....	36,719 16
	<u>428,812 48</u>

Which statement agrees with the amount charged to the State Treasurer on the books of the Auditor General.

G. R. OSMUN, *Secretary of State*,  
HENRY H. APLIN, *Auditor General*,  
ROSCOE D. DIX, *Com'r Land Office*.

*Board of State Auditors to settle with the State Treasurer.*

*July 25, 1888.*

In the matter of the claim of Albert B. Judd, the Commissioner of the State Land Office reported that on the 21st day of February, A. D. 1884, Judd purchased of the State the land (40 acres) described by him, and paid for it the sum of fifty dollars, and received a patent for the same.

That afterwards the Supreme Court in the case of Hugget & Smith vs. Case, 61 Mich., Reports, page 480, decided that the State had no valid title to the land purchased by Judd.

On motion the claim was allowed at fifty dollars.

*August 29, 1888.*

The claim of Crawford county for \$135.81, for amount paid the Northern Asylum for maintenance of Andrew J. Johnson an indigent insane person; the claim of R. R. Lansing for holding inquest on the body of Fred Blake who died at a police station in the city of Detroit, and the claim of Wayne county for expenses attending an examination of insane persons, who were a State charge, were disallowed for the reason that there is no law providing for the payment of such claims by the State.

The following resolution was passed:

*Resolved*, That the price of the annotated volumes of the Michigan Supreme Court reports from volume 23 to volume 37, both inclusive, be fixed at the following prices:

To booksellers at \$1.75 per volume.

Single copies \$2.00 per volume.

*December 26, 1888.*

The Board appointed F. C. Albright as custodian in charge of legislative stationery, at a salary of three dollars per day with authority to appoint an assistant.

BOARD OF STATE AUDITORS.

v

OFFICE OF THE BOARD OF STATE AUDITORS, }  
Lansing, January 2, 1889.

The Board met this day in their room in the capitol.

Present: Hon. G. R. Osmun, Secretary of State; Hon. G. L. Maltz, State Treasurer; Hon. R. D. Dix, Commissioner State Land Office.

On motion, Hon. G. R. Osmun was elected chairman; Hon. G. L. Maltz, chairman pro tem, and T. M. Wilson clerk of the Board of State Auditors.

Thomas Hill, engineer, and the other employes in the State capitol were on motion retained in their present position in the capitol.

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*January 30, 1889.*

The annual report of the State Oil inspector for the year ending Dec. 31, 1888, was presented to the Board. The report shows that during the year there had been received as fees by the Deputy Inspectors the sum of \$32,699.68; that there had been paid salaries to Deputy Inspectors \$19,581.48; that the amount paid for expenses, including expenses and salary of State Inspector, was \$4,289.90, leaving a balance in the hands of the State Inspector at the close of the year of \$8,828.31, which amount was paid to the State Treasurer.

The report was compared with the monthly reports of the Deputy Inspectors, filed with the Board of State Auditors, and found to be correct.

---

*April 24, 1889.*

Hon. J. L. Preston presented to the Board the claim of Ruth Ann June, referred to the Board by joint resolution No. 10, laws of 1889.

Said claimant asking that the sum of twelve 50-100 dollars purchase money, together with the interest and taxes paid by her be refunded, she claiming that her certificate of purchase was unlawfully canceled by the Commissioner of the State Land Office.

On motion the claim was referred to the Commissioner of the Land Office.

The petition of Milo D. Boynton was presented to the Board.

The petition asks that a portion of the money collected by the State amounting to six hundred dollars, for trespass in cutting timber on the northeast quarter of section 21, town 9 north, 1 west, he being the owner of said land, be paid to him; also that he be paid the sum of \$214.60 for services and expenses in conducting said trespass suit.

On motion the petition was referred to the Attorney General and the Commissioner of the State Land Office.

*May 29, 1889.*

The Board allowed the claim of Ruth Ann June at \$44.92

The claim of M. Boynton was allowed as follows:

For his proportion of amount for expenses----	\$71 53
amount collected for trespass-----	400 00
	<hr/>

\$471 53

## BOARD OF STATE AUDITORS.

vii

*S. S. Cobb, Treasurer, Michigan Asylum, Kalamazoo.*

ACCOUNT CURRENT FOR JULY, 1888.			
<i>Dr.</i>			
July 1	To balance as per last settlement with Board of State Auditors.....	\$13,826 42	
31	receipts for State and county patients.....	9,183 48	
	receipts for private patients.....	3,806 89	
	receipts for incidentals.....	118 07	
	receipts for officers' salaries.....	2,500 00	\$28,886 81
<i>Cr.</i>			
31	By payments on current expense account.....	\$15,545 37	
	payments on special appropriations account.....	2,500 00	
	balance.....	10,841 44	28,886 81
ACCOUNT CURRENT FOR AUGUST, 1888.			
<i>Dr.</i>			
Aug. 1	To balance.....	\$10,841 44	
31	receipts for State and county patients.....	27,587 78	
	receipts for private patients.....	910 99	
	receipts for incidentals.....	25 80	\$39,375 81
<i>Cr.</i>			
31	By payments on current expense account.....	\$17,074 88	
	balance.....	22,301 43	39,375 81
ACCOUNT CURRENT FOR SEPTEMBER, 1888.			
<i>Dr.</i>			
Sept. 1	To balance.....	\$22,801 48	
30	receipts for State and county patients.....	1,802 41	
	receipts for private patients.....	712 81	
	receipts for incidentals.....	149 48	\$24,966 08
<i>Cr.</i>			
30	By payments on current expense account.....	\$13,189 09	
	balance.....	11,826 99	24,966 08
ACCOUNT CURRENT FOR OCTOBER, 1888.			
<i>Dr.</i>			
Oct. 1	To balance.....	\$11,826 99	
31	receipts for State and county patients.....	6,747 66	
	receipts for private patients.....	3,787 27	
	receipts for incidentals.....	272 57	
	receipts for officers's salaries.....	2,181 72	\$24,766 21
<i>Cr.</i>			
31	By payments on current expense account.....	\$16,527 08	
	payments on special appropriations account.....	2,181 72	
	balance.....	6,057 46	24,766 21
ACCOUNT CURRENT FOR NOVEMBER, 1888.			
<i>Dr.</i>			
Nov. 1	To balance.....	\$6,057 46	
30	receipts for State and county patients.....	29,000 73	
	receipts for private patients.....	689 25	
	receipts for incidentals.....	79 65	\$35,797 09
<i>Cr.</i>			
30	By payments on current expense account.....	\$15,402 94	
	balance.....	20,394 15	35,797 09
ACCOUNT CURRENT FOR DECEMBER, 1888.			
<i>Dr.</i>			
Dec. 1	To balance.....	\$20,894 15	
31	receipts for State and county patients.....	801 69	
	receipts for private patients.....	440 24	
	receipts for incidentals.....	194 22	\$21,890 80

## ANNUAL REPORT OF THE

*S. S. Cobb, Treasurer, Michigan Asylum, Kalamazoo—Continued.*

ACCOUNT CURRENT FOR DECEMBER, 1888.			
<i>Cr.</i>			
Dec. 31	By payments on current expense account.....	\$17,445 <sup>02</sup>	
	payments on special appropriations account.....	9 24	
	balance.....	4,376 04	\$21,830 30
ACCOUNT CURRENT FOR JANUARY, 1889.			
<i>Dr.</i>			
Jan. 1	To balance.....	\$4,376 04	
31	receipts for State and county patients.....	7,554 92	
	receipts for private patients.....	2,415 61	
	receipts for incidentals.....	165 80	
	receipts for officers' salaries.....	2,450 00	
	balance overdrawn.....	658 35	\$17,630 42
<i>Cr.</i>			
31	By payments on current expense account.....	\$15,170 72	
	payments on special appropriation account.....	2,460 00	17,630 72
AMOUNT CURRENT FOR FEBRUARY, 1889.			
<i>Dr.</i>			
Feb. 1	To receipts for State and county patients.....	\$30,134 05	
28	receipts for private patients.....	2,294 64	
	receipts for incidentals.....	410 00	
	bank loan.....	5,000 00	\$37,838 69
<i>Cr.</i>			
28	By balance overdrawn.....	\$858 85	
	payments on current expense account.....	16,062 80	
	balance.....	21,128 04	37,838 69
ACCOUNT CURRENT FOR MARCH, 1889.			
<i>Dr.</i>			
Mar. 1	To balance.....	\$21,128 04	
31	receipts for private patients.....	608 76	
	receipts for incidentals.....	24 72	\$21,761 52
<i>Cr.</i>			
31	By payments on current expense account.....	\$10,568 97	
	bank loan.....	5,000 00	
	balance.....	6,192 55	21,761 52
AMOUNT CURRENT FOR APRIL, 1889.			
<i>Dr.</i>			
Apr. 1	To balance.....	\$6,192 55	
30	receipts for state and county patients.....	7,131 85	
	receipts for private patients.....	3,621 84	
	receipts for incidentals.....	101 09	
	receipts for officers' salaries.....	2,221 50	\$19,268 83
<i>Cr.</i>			
30	By payment on current expense account.....	\$14,510 50	
	payments on special appropriation account.....	2,146 73	
	balance.....	2,611 60	19,268 83
ACCOUNT CURRENT FOR MAY, 1889.			
<i>Dr.</i>			
May 1	To balance.....	\$2,611 60	
31	receipts for State and county patients.....	32,502 21	
	receipts for private patients.....	1,476 28	
	receipts for incidentals.....	86 75	
	bank loan.....	5,000 00	\$41,676 79
<i>Cr.</i>			
31	By payments on current expense account.....	\$14,879 24	
	balance.....	26,797 55	41,676 79



## BOARD OF STATE AUDITORS.

ix

*S. S. Cobb, Treasurer, Michigan Asylum, Kalamazoo—Continued.*

ACCOUNT CURRENT FOR JUNE, 1889.			
June 1	To balance.....	\$26,797 55	
30	receipts for State and county patients.....	45 18	
	receipts for private patients.....	879 84	
	special appropriations.....	3,800 00	\$31,122 02
	Cr.		
30	By payment on current expense account.....	\$11,476 58	
	bank loan.....	5,000 00	
	balance.....	14,645 44	31,122 02

LEDGER BALANCES JUNE 30, 1889.		Dr.	Cr.
Special appropriation account:			
Cement walks.....			\$1,800 00
Connecting building.....	\$48 96		
Construction of sewer.....	25 00		
Dispensary, fixtures, etc.....			72 53
Excavating in garden, etc.....	480 00		
Extraordinary repairs and renewals.....	846 97		
Fire apparatus.....	23 58		
Grading, trees, etc.....	58 98		
New heating apparatus.....	7,228 05		
Steam pumps.....	475 27		
Stone porches.....	200 55		
Officers' salaries.....			86 02
Water supply.....			2,000 00
Current expense account.....			20,277 40
Cash in treasury June 30, 1889.....	14,645 44		
Total.....	\$24,035 94	\$24,035 94	

OFFICE OF THE BOARD OF STATE AUDITORS, }  
*Lansing, August 26, 1890.*

The Board of State Auditors this day examined the above statement of the receipts and disbursements of S. S. Cobb, Treasurer of the Michigan Asylum, for the fiscal year ending June 30, 1890, and find the same to agree with the records in the office of the Auditor General, and find the balance reported as on hand at that date to agree with the balance as shown by the books of the Auditor General, and have settled with said treasurer on that basis.

G. R. OSMUN,  
*Chairman Board of State Auditors.*

# ANNUAL REPORT OF THE

**MICHIGAN FISH COMMISSIONER.**—*Statement of Wm. A. Butler, Jr., Treasurer, in settlement with Board of State Auditors for year ending September 30, 1889:*

CURRENT ACCOUNT.			
1888.			
Oct. 1.	Overdrawn.....	\$118 13	
	Cash from State Treasurer.....		\$4,178 99
	Cash from sale of fish.....		868 12
	Vouchers paid.....	5,686 04	
Dec. 31	Overdrawn.....		712 06
		\$5,754 17	\$5,754 17
1889.			
Jan. 1	Overdrawn.....	\$712 06	
	Cash from State Treasurer.....		\$4,178 53
	Cash from U. S. Fish Commissioner.....		126 82
	Vouchers paid.....	4,519 84	
Mar. 31	Overdrawn.....		926 55
		\$5,231 90	\$5,231 90
1890.			
April 1	Overdrawn.....	\$926 55	
	Cash from State Treasurer.....		\$4,179 44
	Vouchers paid.....	3,252 89	
		\$4,179 44	\$4,179 44
1890.			
July 1	Cash from State Treasurer.....		\$3,683 12
	Vouchers paid.....	\$6,139 67	
Sep. 30	Overdrawn.....		501 55
		\$6,139 67	\$6,139 67
SPECIAL ACCOUNT.			
1890.			
July 1	Cash from State Treasurer.....		\$3,016 40
	Vouchers paid.....	\$1,896 35	
Sep. 30	Cash on hand.....	6,120 06	
		\$8,016 40	\$8,016 40

## BOARD OF STATE AUDITORS.

xi

*STATE OF MICHIGAN, in account with Allen T. Rees, Treasurer of Michigan Mining School for the year ending June 30, 1889.*

Credits.	Abstract Bb.	Total of building, special, etc.	Current expenses. Abstract Aa.	Aggregate.
By balance (on hand).....			\$430 73	\$422 12
cash from State Treasury.....	\$69,200 00	\$69,200 00	10,700 00	79,900 00
cash from earnings of institution.....			1,284 84	1,284 84
Total available during fiscal year.....	\$69,200 00	\$69,200 00	\$12,415 57	\$81,606 96
By balance (overdrawn) to new account).....			\$1,115 74	
Footings.....	\$69,200 00	\$69,200 00	\$13,531 31	\$81,606 96
Debits.	Abstract B.		Abstract A.	
To balance (overdrawn).....	\$8 61	\$8 61		
Disbursements (exclusive of loans paid).....	\$50,833 32	50,833 32	\$13,531 31	\$64,363 63
Total debits during fiscal year.....	\$50,840 93	\$50,840 93	\$13,531 31	\$64,363 63
To balance (on hand) to new account.....	18,359 07	18,359 07		17,243 33
Footings.....	\$69,200 00	\$69,200 00	\$13,531 31	\$81,606 96

## STATE OF MICHIGAN, in Account with George T. Warren, Treasurer

Date.	Credits.	Furniture and bedding. Abstract Bb.	Fence's, tiling, coal sh'd sewers and grounds Abstract Bb.	Indigent pupils. Abstract Bb.	Steam pipe covering. Abstract Bb.	Painting and Calcimining. Abstract Bb.	Walks. Abstract Bb.	Repairing roof and gutters. Abstract Bb.	Hospital Abstract Bb.
1898. July 1. 1899. Jun. 30.	By Balance (on hand).....				\$152 76	\$249 77	\$2 51	\$255 53	\$999 83
	Cash from State Treasury.....	\$1,500 00	\$1,500 00	\$3,680 46					
	Loan from Flint Nat'l Bank.....								
	Cash from earnings of inst'n.....			89 85			87 00		
	Cash from other sources.....								
	Total available during fiscal year.....	\$1,500 00	\$1,500 00	\$3,720 81	\$152 76	\$249 77	\$39 51	\$255 53	\$999 83
	By balance (overdrawn) to new account.....								
	Footings.....	\$1,500 00	\$1,500 00	\$3,720 81	\$152 76	\$249 77	\$39 51	\$255 53	\$999 83
	Debits.	Abstract B.	Abstract B.	Abstract B.	Abstract B.	Abstract B.	Abstract B.	Abstract B.	Abstract B.
1898. July 1. 1899. Jun. 30.	To Balance (overdrawn).....								
	Disbursements (exclusive of loans paid).....			\$3,720 81	\$152 76	\$249 77	\$39 51	\$255 53	\$999 83
	Loans paid to Flint National Bank.....								
	Total debits during fiscal year.....			\$3,720 81	\$152 76	\$249 77	\$39 51	\$255 53	\$999 83
	To bal. (on hand) to new acc't.....	\$1,500 00	\$1,500 00						
	Footings.....	\$1,500 00	\$1,500 00	\$3,720 81	\$152 76	\$249 77	\$39 51	\$255 53	\$999 83

*of the School for the Deaf, for the fiscal year ending June 30, 1889.*

Laundry	Printing office.	Library.	Fence's, tiling and orna- menting grounds	Jacket soup kettles, etc.	Furni- ture, new buildi'g.	Water Supply.	New buildi'gs etc.	Total of building, special, etc.	Current expenses.	Aggregate	Aggregate exclusive of bal- ances and transfers.
A bstract Bb.	A bstract Bb.	A bstract Bb.	A bstract Bb.	A bstract Bb.	A bstract Bb.	A bstract Bb.	A bstract Bb.		Abstract Aa.		
\$288 09	\$139 29	\$41 18	\$467 45	\$78 92	\$1 19			\$1,382 70		\$1,012 30	
								6,630 46	\$57,576 58	64,207 04	\$64,207 04
									16,000 00	16,000 00	16,000 00
									2,359 54	2,359 54	2,359 54
								126 85	1,281 50	1,858 35	1,358 35
\$288 09	\$139 29	\$41 18	\$467 45	\$78 92	\$1 19			\$8,140 01	\$77,167 62	\$84,937 23	
						\$154 31	\$1,189 51		1,564 81		
\$288 09	\$139 29	\$41 18	\$467 45	\$78 92	\$1 19	\$154 31	\$1,189 51	\$8,140 01	\$78,732 43	\$84,937 23	\$83,924 93
A bstract B.	Abstract B.	A bstract B.	A bstract B.	A bstract B.	A bstract B.	A bstract B.	Abstract B.		Abstract A.		
						\$154 31	\$1,189 51		\$370 40		
\$288 09	\$139 29	\$41 18	\$251 77	\$78 92	\$1 19			\$6,218 15	53,362 08	\$59,580 18	\$59,580 18
									25,000 00	25,000 00	25,000 00
\$288 09	\$139 29	\$41 18	\$251 77 215 68	\$78 92	\$1 19	\$154 31	\$1,139 51	\$6,218 15 1,921 81	\$78,732 43	\$84,580 18 367 06	
\$288 09	\$139 29	\$41 18	\$467 45	\$78 92	\$1 19	\$154 31	\$1,139 51	\$8,140 01	\$78,732 43	\$84,937 23	\$84,580 18

Loans outstanding, July 1, 1888.....	\$9,000 00	
Loans made during fiscal year ending June 30, 1889.....	16,000 00	
		\$25,000 00
Loans paid during fiscal year ending June 30, 1889.....		<u>25,000 00</u>

## ANNUAL REPORT OF THE

STATE OF MICHIGAN, in account with John G. Mason, Treasurer of

Date.	Credits.	Grading grounds.	Admin- istration build- ing.	Green- house.	Sixth cottage.	Laundry and bath.
		Abstract Bb.	Abstract Bb.	Abstract Bb.	Abstract Bb.	Abstract Bb.
1888. June 30.	By balance (on hand).....		\$2,851 52	\$500 00	\$2,967 68	
	cash from State Treasurer.....	\$400 00	4,000 00			
	cash from earnings of institution.....					
	cash from other sources.....					
	Transfer (between funds)—to.....		4,287 44		2,830 99	\$10 32
1889. June 30.	Total available during fiscal year.....	\$400 00	\$11,088 96	\$500 00	\$5,198 67	\$10 32
	Footings.....	\$400 00	\$11,088 96	\$500 00	\$5,198 67	\$10 32
	Debits.	Abstract B.	Abstract B.	Abstract B.	Abstract B.	Abstract B.
1888. June 30.	To disbursements (exclusive of loans paid).....		\$11,088 96		\$5,198 67	\$10 32
	transfer (between funds)—from.....					
1889. June 30.	Total debits during fiscal year.....		\$11,088 96		\$5,198 67	\$10 32
	To balance (on hand) to new account.....	\$400 00		\$500 00		
	Footings.....	\$400 00	\$11,088 96	\$500 00	\$5,198 67	\$10 32

# BOARD OF STATE AUDITORS.

xv

*The State Industrial Home for Girls, for the year ending June 30, 1889.*

Repairs to buildings.	Freight and express.	Furniture and bedding.	Expense of placing tile.	Donation, citizens of Adrain for ornament- ing grounds. Abstract. Bb.	Total of building, special, etc.	Current expense.	Aggregate.	Aggregate exclusive of bal- ances and transfers.
Abstract Bb.	Abstract Bb.	Abstract Bb.	Abstract Bb.	Abstract Bb.		Abstract. Aa.		
	\$48 65			\$2,026 00	\$7,798 94	\$1,535 37	\$9,329 31	
					4,400 00	46,875 50	52,275 50	
				99 14	99 14	1,360 34	1,360 34	\$1,360 34
\$108 36		\$185 86	\$121 74		7,494 71		7,494 71	99 14
\$108 36	\$48 65	\$185 86	\$121 74	\$2,125 23	\$19,787 79	\$49,771 21	\$69,559 00	
\$108 36	\$48 65	\$185 86	\$121 74	\$2,125 23	\$19,787 79	\$49,771 21	\$69,559 00	
Abstract B.	Abstract B.	Abstract B.	Abstract B.	Abstract B.		Abstract A.		
\$108 36	\$48 65	\$185 86	\$121 74		\$16,762 56	\$37,962 87	\$54,724 98	
						7,494 71	7,494 71	
\$108 36	\$48 65	\$185 86	\$121 74		\$16,762 56	\$45,457 06	\$62,219 64	
				\$2,125 23	8,025 23	4,814 13	7,839 86	
\$108 36	\$48 65	\$185 86	\$121 74	\$2,125 23	19,787 79	\$49,771 21	\$69,559 00	





## BOARD OF STATE AUDITORS.

1

*Executive Department vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

Executive Office,	
For postage for July .....	\$25 00
Western Union Telegraph Co.,	
For messages for July .....	1 84

*August 29, 1888.*

Executive Office,	
For postage for August .....	20 00
Milo D. Campbell,	
For expenses to Detroit on official business:	
R. R. fare, \$2.55; hotel, \$1.50 .....	4 05
Michigan Postal Telegraph Co.,	
For message .....	48
Michigan Bell Telephone Co.,	
For messages for July .....	2 00
" " " May .....	1 75
Western Union Telegraph Co.,	
For messages .....	1 47
Lansing Postoffice,	
For box rent .....	2 00

*September 26, 1888.*

Executive Office,	
For postage .....	15 00
H. D. Pugh,	
For Postal Guide for executive office .....	2 00
American Express Co.,	
For express .....	3 37
Mich. Bell Telephone Co.,	
For messages for August .....	6 55
American Express Co.,	
For express .....	1 50
Western Union Telegraph Co.,	
For telegrams .....	6 05
Detroit Free Press Co.,	
For Daily Free Press to Oct. 1, 1888 .....	4 95

*October 31, 1888.*

John F. Wilkinson,	
For short hand and type writing in executive office .....	93 50
American Express Co.,	
For express .....	5 41
Michigan Bell Telephone Co.,	
For messages .....	4 15
Western Union Telegraph Co.,	
For Telegrams .....	4 90
" " .....	62

Amount carried forward .....	\$206 59
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## ANNUAL REPORT OF THE

*Executive Department vs. The State of Michigan.*

## GENERAL ALLOWANCE.

November 28, 1888.

Amount brought forward .....	\$206 59
Executive Office,	
For postage .....	15 00
John F. Wilkinson,	
For short hand and type writing for executive office .....	33 50
Mich. Bell Telephone Co.,	
For messages for October .....	11 20
Western Union Tel. Co.,	
For messages for November .....	3 16
Frank W. Bigelow,	
For 22 cabinet binding cases .....	9 17
R. L. Polk & Co.,	
For 1 copy Ingham Co. Directory .....	5 00
American Express Co.,	
For express .....	1 24

December 26, 1888.

Helen Earle,		50 00
For services as stenographer in executive office .....		
George Wilcox,		2 60
For Evening Journal 6 Months .....		2 60
" " News 6 " .....		
Executive Office,		
For postage .....		25 00
C. G. Luce,		
For hack and hotel—Soldiers Home meeting .....		2 50
" " " " Jackson & Ypsilanti .....		2 00
" " " " Jackson, Ann Arbor & Adrian .....		4 50
American Express Co.,		
For express .....		1 83
Mich. Bell Telephone Co.,		
For messages for November .....		11 00
United States Express Co.,		
For express .....		25
Western Union Tel. Co.,		
For messages for December .....		2 84
Mich. Postal Tel. Co.,		
For messages for November .....		2 60
Frank M. Bigelow,		
For 1 1080 page tablet for Schlicht index .....		1 00
" 22 No. 4 cabinet binding cases .....		9 17
George E. Paddock & Co.,		
For 1 ream No. 1 legal paper .....		1 50
" 1 type writer ribbon .....		1 00

January 30, 1889.

Helen L. Earle,		50 00
For services as stenographer in executive office .....		2 50
repairing type writer .....		
Executive Office,		
For postage .....		25 00
" " .....		20 00
Amount carried forward .....		\$502 75

## BOARD OF STATE AUDITORS.

3

*Executive Department vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$502 75
Lansing Postoffice,	
For box rent for 1st and 2d quarters .....	2 00
American Express Co.,	
For express.....	1 05
Mich. Bell Telephone Co.,	
For messages for December.....	2 95
Western Union Tel. Co.,	
For telegrams for January .....	4 92
Detroit Free Press Co.,	
For Daily from Oct. 1st '88 to Jan. 1st 1889.....	1 75
Ihling Bros. & Everand,	
For 3 desk pads .....	3 00
Tribune Printing Co.,	
For Daily one year to Dec. 31, 1889.....	6 00

*February 27, 1889.*

Helen L. Earle,	
For services as stenographer in executive office for February .....	\$50 00
Milo D. Campbell,	
For R. R. fare to Detroit and return on official business .....	2 55
dinner and lunch .....	75
American Express Co.,	
For express .....	25
Mich. Bell Telephone Co.,	
For messages for January.....	4 75

*March 27, 1889.*

Helen L. Earle,	
For services as stenographer in executive office .....	\$50 00
Executive Office,	
For postage .....	20 00
Crotty Bros.,	
For 1 desk blotter .....	65
United States Express Co.,	
For express .....	50
Western Union Telegraph Co.,	
For messages for February.....	3 50
Michigan Bell Telephone Co.,	
For messages for February.....	7 40
American Express Co.,	
For express .....	2 42
The R. D. Swisher Manufacturing Co.,	
For 2 No. 0 violet pads.....	50
Callahan & Co.,	
For special extradition.....	4 25

*April 24, 1889.*

Helen L. Earle,	
For services as stenographer in executive office .....	50 00
Executive Office,	
For postage for April.....	20 00
Amount carried forward.....	\$741 94

## ANNUAL REPORT OF THE

*Executive Department vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$741 94
Michigan Postal Telegraph Co., For messages.....	72
Mich. Bell Telephone Co., For messages for March.....	3 70
Western Union Telegraph Co., For messages for March.....	7 91
R. L. Polk & Co., For 1 Mich. State Gazetteer for executive office.....	5 00

*May 29, 1889.*

Helen L. Earle, For services as stenographer in executive office.....	50 00
Executive Office, For postage.....	20 00
C. G. Luce, For attending Soldiers' Home board meeting: hotel bill, \$1.50; hack, 50c.....	2 00
expenses to Jackson Prison: hotel, \$1.25; hack 25c.....	1 50
expenses at Jackson.....	50
“ attending N. Y. centennial celebration: sleeper, \$7.00; meals on trip, \$3.50.....	10 50
hotel bills.....	30 50
carriage for self and commission.....	7 00
4 riding horses for self and staff.....	50 00
expenses at Soldiers' Home: chair car, 50c.; hack, 50c.; hotel, \$3.00.....	4 00
United States Express Co., For express.....	55
American Express Co., For express.....	2 22
Mich. Bell Telephone Co., For messages for April.....	7 25
Western Union Telegraph Co., For messages for April.....	5 00
J. W. Davis & Co., For 6 No. 2 files.....	6 00
Tribune Co., New York, For 15 copies Centennial Extra.....	3 75

*June 26, 1889.*

Helen L. Earle, For services as stenographer in executive office.....	50 00
George Wilcox, For Evening News and Journal for six months, to July 1, 1889.....	5 20
Mich. Bell Telephone Co., For messages for May.....	5 75
Western Union Telegraph Co., For messages for May.....	10 53
Mich. Postal Telegraph Co., For message.....	43
Detroit Free Press Co., For Daily from Jan. 1 to July 1, 1889.....	3 50

Total for general allowance..... \$1,035 45

*Executive Department vs. The State of Michigan.*

## PRINTING.

*October 31, 1888.*

Thorp & Godfrey,  
For printing 900 note heads ..... \$1 00

*January 30, 1889.*

Darius D. Thorp,  
For printing 10,000 circulars, sample 8 ..... 25 75  
     " 500 blanks, " 8 ..... 2 00  
     " 600 " " 8 ..... 2 25  
     " 400 " " 8 ..... 1 75  
     " 180 " " 15, to Sec. State ..... 2 25  
     " 800 letter heads ..... 1 00  
     " 2,500 slips—compliments of Governor, sample 6 ..... 5 20

*March 27, 1889.*

Darius D. Thorp,  
For printing 2,000 letter heads ..... 2 00  
     12 cards and printing ..... 3 00  
     □printing 600 slips ..... 1 50  
     " 600 stamped paper and wrappers, sample 8 ..... 2 25

*April 24, 1889.*

Darius D. Thorp,  
For printing 300 postal cards, sample 6 ..... 80  
     " 800 proclamation—Arbor Day, sample 15 ..... 3 00  
     " 400 postal cards, sample 6 ..... 1 00

*May 29, 1889.*

Darius D. Thorp,  
For printing 10,000 circulars, sample 8 ..... 25 75  
     2½ reams 63 lb @ 15c ..... 9 45  
     Printing 1000 note circulars ..... 1 00  
     " 100 blank receipts ..... 1 50  
     " 100 blank subscriptions ..... 3 00

*June 26, 1889.*

Darius D. Thorp,  
For Printing 475 postal cards, sample 6 ..... 1 20  
     Total for printing ..... \$96 65

## BINDING.

*October 31, 1888.*

Thorp & Godfrey,  
For cutting paper ..... \$0 50  
     Amount carried forward ..... \$0 50

## ANNUAL REPORT OF THE

*Executive Department vs. The State of Michigan.*

## BINDING.

	<i>January 30, 1889.</i>
Amount brought forward.....	\$0 50
Darius D. Thorp,	
For 2 paste boards.....	50
Binding 4 qr. warrants $\frac{1}{2}$ Russia, @ 35c.....	1 40
"    12 pardon records.....	3 00
	<i>February 27, 1889.</i>
Darius D. Thorp,	
For cutting Manila paper.....	50
Binding 2500 pam. message of Gov. Luce, @ 30c.....	7 50
	<i>March 27, 1889.</i>
Darius D. Thorp.	
For paper, perforating and numbering 1200 tickets.....	4 00
	<i>April 24, 1889.</i>
Darius D. Thorp,	
For binding 12 vols Mich. Biographies, $\frac{1}{2}$ morocco, @ \$1.25.....	\$15 00
Total for binding.....	<u>\$32 40</u>

## STATIONERY.

	<i>September 26, 1888.</i>
Theo. L. Backus,	
For $\frac{2}{3}$ doz. pkg. 26 plu. bevel vis. cards, n. o. c.....	1 20
	<i>November 28, 1888.</i>
Theo. L. Backus,	
For $\frac{1}{2}$ M 6 $\frac{1}{2}$ envelopes, sample 275.....	\$0 90
$\frac{1}{4}$ " 6 " " 265.....	38
$\frac{3}{4}$ " 6 " " ".....	4 50
1 " 6 " " sample 231.....	85
$\frac{1}{2}$ " 9 " " " 269.....	1 28
2 doz. bind cases.....	10 00
1 " " " ".....	4 50
1 mineograph.....	15 00
1,500 sheets mineograph paper.....	2 00
500 " " " ".....	1 50
4,000 " " " ".....	7 00
2 index mems.....	1 50
2 rms. 18 lb. B. W. Legal Cap. sample 17.....	10 44
2 " " numeral " " 17.....	10 44
1 M 10 envelopes, sample 236.....	1 55
2 " 6 " " " 274.....	3 40
2 " 6 $\frac{1}{2}$ " " " 275.....	3 60
Amount carried forward.....	<u>\$80 04</u>



## BOARD OF STATE AUDITORS.

7

*Executive Department vs. The State of Michigan.*

## STATIONERY.

Amount brought forward.....	\$80 04
Theo. L. Backus,	
For 2 doz. 10x12 copying sheets, sample 201.....	2 80
1 " " letter book, sample 166.....	2 50
1 eyelet punch.....	2 00
1-12 doz. bones.....	67
3 rm 12 lb. Crane's linen, sample 18.....	10 80
60 lb. treasury blotting, sample 1.....	12 60
1 rm. 22 lb. Southworth linen, sample 25.....	4 84
¼ gro. Siberian pencils, sample 24.....	2 50
1 doz. qts. Carter's combined ink.....	6 80
6 M 6½ envelopes, sample 266.....	9 00
1 rm. 15 lb. 17x22 linen, sample 27.....	4 05
For 1 rm. 15 lb 17x22 linen.....	5 40
2 pkgs visiting cards.....	60
½ doz. pen holders.....	25
2 fountain pens.....	50
1 blue pencil.....	15
2 cards mammoth pens.....	50
2 tubes mineograph ink.....	1 80
6 mem. books.....	2 40
2 gro. pens.....	83
2 " bands.....	62

*December 26, 1888.*

Theo. L. Backus	
For 2 doz. short hand books, n. o. c., @ \$1.50.....	3 00
1 M. memos. and ½ M. letter heads printed on 24 lb bankers linen folio.....	4 50
2 rms. 24 lb superfine 17x22 sample 20, @ 14¼c.....	6 84
2 reporters note books, n. o. c., @ \$1.50.....	3 00

*January 30, 1889.*

Theo. L. Backus,	
For 2 rms 24 lb superfine 17x22, sample 20, @ 14¼.....	6 84
½ doz. qts. Carter's black writing fluid, n. o. c., @ \$5.00.....	2 50
" " " " " copying ink, n. o. c., @ \$7.00.....	3 50

*February 27, 1889.*

Theo. L. Backus,	
For 1-6 doz. 2½-in. bankers' inkstands, sample 138 @ \$4.25.....	71
1-6 " No. 5 safety " n. o. c., @ \$7.20.....	1 20
1-6 " 2-in. " sample 147, @ \$1.75.....	30
1-12 gro. blue tip pencils, sample 35, @ \$7.50.....	63
1-12 " red " " 36, " \$8.00.....	67
1-6 doz. 8-in. trimmers' shears, sample 121, @ \$8.00.....	1 34
¼ " knife erasers " 111, " \$5.35.....	1 34
5 gro. rubber bands, " 100,.....	1 48
1-6 doz. Carter's mucilage, " 112, @ \$9.00.....	1 50
1-12 " " carmine ink " 89 " \$32.00.....	2 67
2½ " assorted penholders, @ 75c.....	1 88
¼ " 3½-in. bankers' sponge cups, sample 106, @ \$1.25.....	31
1 " sponges, n. o. c.....	1 20

Amount carried forward.....	\$197 46
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## ANNUAL REPORT OF THE

*Executive Department vs. The State of Michigan.*

## STATIONERY.

Amount brought forward.....	\$197 46
Theo. L. Backus,	
3 10x12, 1000 page letter books, sample 166, @ \$2.50.....	7 50
1 No. 26 M. T. scrap book, n. o. c. ....	75
1-6 gro. Faber's hex. pencils, sample 33, @ \$6.10.....	1 02
4 rubber letter openers, n. o. c., @ 25c.....	1 00
3 T. W. ribbons, n. o. c., @ \$1.00.....	3 00
1 rm. 22-lb. O. B. folio, sample 23, @ 19c.....	4 18
1 rm. 24-lb. " " " 23, " ".....	4 56

March 27, 1889.

Theo. L. Backus,	
For 1 rm. 16-lb. Riverside linen folio, sample 22, @ 27c.....	4 32
3/8 rm. 120-lb. Treasury blotting-cut, sample 1, @ 22c.....	9 90

April 24, 1889.

Theo. L. Backus,	
For 1/3 doz. Z files, n. o. c., @ \$4.25.....	1 41
1 gro. No. 1, Est. pens, sample 48.....	57
1/2 doz. ivory folders, " 113, @ \$4.75.....	2 38
1 rm. 16-lb. legal cap, " 17, " 29c.....	4 64

May 29, 1889.

Theo. L. Backus,	
For 3 doz. white pads, 28 1/2-lb, n. o. c., @ 20c.....	5 70
Total for stationery.....	<u>\$248 39</u>

## RECAPITULATION.

General allowance.....	\$1,035 45
Printing.....	96 65
Binding.....	32 40
Stationery.....	248 39
Total allowance to Executive Department.....	<u>\$1,412 89</u>

*Secretary of State vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

F. B. Egan,	
For R. R. fare to and from Detroit on business of the Department of State from Jan. 1, to July 25, 1881 .....	\$64 40
Secretary of State,	
For postage for August .....	190 00
Mich. Bell Telephone Co.,	
For messages for June .....	3 25
Western Union Tel. Co.,	
For messages for July .....	4 24
Calvert Lith. & Engraving Co.,	
For lith. 1 ream paper into letter heads .....	7 50
Lansing Postoffice,	
For rent of drawer for 3d and 4th quarter of 1888 .....	4 00

*August 29, 1888.*

Secretary of State,	
For Postage for September .....	205 00
Daniel L. Crossman,	
For services revising Legislative Decisions for Manual of 1889 .....	50 00
John Van Pelt,	
For R. R. fare to Detroit and return and street car .....	5 50
“ hotel .....	2 00
“ drafting paper .....	75
“ “ instruments .....	1 20
American Express Co.,	
For express .....	26 15
Mich. Bell Telephone Co.,	
For messages for July .....	3 05
Americam Express Co.,	
For express .....	1 17
Western Union Tel. Co.,	
For message .....	56
Thomas T. Leete, Jr.,	
For legal services on annotations to State Constitution for Legislative Manual .....	150 00
Western Union Telegraph Co.,	
For telegrams .....	91

*September 26, 1888.*

Secretary of State,	
For postage for October .....	475 00
F. B. Egan,	
For expenses on business of State Department:	
R. R. fare to Detroit and return, 3 trips, August and September .....	13 80
hotel bills .....	7 00
R. R. fare to Jackson and return \$1.10, hotel \$7.50 .....	8 60
hack and street car fares .....	80
R. R. fare to Grand Rapids and return .....	1 95
hotel bill \$6.00, street car 45 cents .....	6 45
Amount carried forward .....	\$1,233 28

*Secretary of State vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,233 28
Robert L. Hewitt,	
For expenses attending fairs at Jackson, Grand Rapids and Flint:	
R. R. Lansing to Jackson and return .....	2 00
telegrams .....	25
broom, pail, dipper, screwdriver and ink .....	70
rope, lumber, nails, and rent of table and chairs .....	1 33
telegram, 25c; hotel, Jackson, \$15.75 .....	16 00
street car fare for the week .....	90
R. R., Lansing to Grand Rapids, \$1.95; hotel, \$5.75 .....	7 70
street car, 60c ink, 5c .....	65
R. R., Grand Rapids to Flint, \$3.21; supper, 50c .....	3 71
hotel, Flint .....	4 00
R. R., Flint to Lansing, \$1.48; street car 5c .....	1 53
George C. Presley,	
For expenses attending fair at Flint:	
hack 25c; R. R. fare to Flint and return, \$2.66 .....	2 91
rent of furniture \$1.75; cartage 50c; ink and tacks 15c .....	2 40
hack fare Flint, 75c; bus fare \$1.20 .....	1 96
hotel bill \$9.50; street car 5c .....	9 55
Fred Alexander,	
For expenses attending fair at Grand Rapids:	
R. R. fare to Grand Rapids and return .....	1 96
street car fare .....	55
hotel bill .....	12 50
R. S. Ramage,	
For expenses attending State fair:	
R. R. fare to Jackson \$1.10; hotel bill \$10.75 .....	11 85
Street car fare .....	60
E. W. Troy,	
For expenses to Grand Rapids fair:	
R. R. fare to Grand Rapids .....	1 96
street car .....	35
hotel bill .....	10 75
R. R. Grand Rapids to Lansing .....	1 96
R. L. Gage,	
For expenses attending fair at Flint:	
hack at Lansing 25 c; R. R. to Flint and return \$2.66 .....	2 91
" " Flint \$2.00; board bill \$9.50 .....	11 50
" " Lansing .....	25
H. F. Olmstead,	
For expenses getting private claim lines for map of Wayne Co:	
2½ days board .....	6 25
fare to Detroit and return .....	4 60
American Express Co.,	
For express .....	14 10
Mich. Bell Telephone Co.,	
For messages for August .....	1 60
American Express Co.,	
For express .....	40
Western Union Tel. Co.,	
For telegrams .....	66
Boston Engraving Co.,	
For 2 repd. maps 4½x7-10, @ \$3.15 .....	6 30
Amount carried forward.....	\$1,379 88

## BOARD OF STATE AUDITORS.

11

*Secretary of State vs. The State of Michigan.*

## GENERAL ALLOWANCE.

October 31, 1888.

Amount brought forward.....	\$1,379 88
Secretary of State, For postage for November.....	315 00
Robert L. Hewitt, For expenses at Mich. Central Fair, 6 meals \$1.90, Hacks \$1.85.....	3 75
American Express Co., For express.....	2 43
Mich. Bell Tel. Co., For messages.....	50
".....	1 50
Western Union Tel. Co., For telegrams.....	2 36
Calvert Lith. & Engraving Co., For lith. 1 rm. med. into note heads for Secy. State, ruled and blocked,.....	7 25

November 28, 1888.

Secretary of State, For postage for December.....	\$350 00
H. F. Olmstead, For 12 hours' extra time on canvass.....	6 00
Albert Biber, For stencil plates.....	1 50
D. A. Babcock, For 6 hours' extra time on canvass.....	3 00
R. L. Gage, For 4 hours' extra time on canvass.....	2 00
James V. Barry, For 20 hours' extra time on canvass.....	10 00
American Express Co., For express.....	2 18
Mich. Bell Telephone Co., For messages for October.....	3 25
" " ".....	1 05
Western Union Telegraph Co., For messages for November.....	31 34
R. L. Polk & Co., For 3 copies of Ingham Co. directory.....	15 00

December 26, 1888.

G. R. Osmun, For hotel Lansing, \$2.00; hack, 25c; telegram, 25c.....	2 50
" ".....	1 50
" ".....	2 00
" " \$2.00; hack, 25c.....	2 25
" ".....	2 00
" " \$2.00; telegram, 60c.....	2 60
" ".....	2 00
" " \$2.00; hack, 25c.....	2 25
" ".....	2 00
" ".....	2 00
" ".....	2 00
" ".....	2 00

Amount carried forward..... \$2,163 09

*Secretary of State vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,163 09
G. R. Osmun,	
For hotel, Lansing.....	2 00
“ “ “.....	2 00
“ “ \$2.00; telegraph, 25c.....	2 25
“ “ “.....	2 00
“ “ “.....	2 00
“ “ “.....	2 00
“ “ “.....	2 00
“ “ “.....	2 00
R. R. fare via G. T. R. R. Detroit and return.....	4 60
1 day at Detroit selecting design for capitol decorations.....	3 00
1 “ “ “ “ “.....	3 00
fare Three Rivers and return on account of paper contract.....	4 95
1 day's time, \$3.00; lunch, 50c.....	3 50
1 day's “ preparing forms for State canvass.....	3 00
hotel, \$1.50; lunch, 25c.....	1 75
board of canvassers, 1 day.....	3 00
“ “ 1 “.....	3 00
“ “ 1 “.....	3 00
hotel.....	2 50
1 day, \$3.00; hotel, \$2.00.....	5 00
F. B. Egan,	
For R. R. fare to Detroit and return, 3 trips.....	13 80
hotel.....	3 75
R. R. fare to Grand Rapids and return.....	3 50
meal.....	50
Secretary of State,	
For postage for January.....	145 00
Western Union Tel. Co.,	
For telegrams.....	1 16
American Express Co.,	
For express.....	16 35
Mich. Bell Telephone Co.,	
For messages for Nov. ....	9 55
United States Express Co.,	
For express.....	85
Western Union Tel. Co.,	
For messages.....	4 88
John R. Wood,	
For 1 year subscription for Wood's Official Railway Guide of Mich., Jan. to Dec., 1889.....	1 00
<hr/>	
<i>January 30, 1889.</i>	
G. R. Osmun,	
For R. R. fare and hotel expenses Detroit to Escanaba and return, on occa- sion of funeral of Lieut. Gov. Macdonald, fare, \$14.20; hotel, \$12.05. expenses to and from upper peninsula inspecting and approving R. R. crossings ordered by board:	26 25
R. R. fare, \$8.75; hotel, sleeper and R. R. on return, \$17.35.....	26 10
4 days' time.....	12 00
Secretary of State,	
For postage for February.....	133 00
A. M. Emery,	
For 2 index books.....	1 00
1 A. B. C. copier.....	3 50
Lansing postoffice,	
For rent for P. O. drawers for 1st and 2d quarters, 1889.....	4 00
Amount carried forward.....	\$2,628 83

*Secretary of State vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,628 83
American Express Co.,	
For express.....	16 70
Michigan Bell Telephone Co.,	
For messages for December.....	7 85
United States Express Co.	
For express.....	60
Western Union Telegraph Co.,	
For telegrams.....	1 55
Henry S. Stebbins,	
For 4,700 maps "Railroads," Lower Peninsula.	
4,700 " " Upper "	
4,700 " "Congressional," Lower "	
4,700 " " " Upper "	
4,700 " "Senatorial," Lower "	
4,700 " " " Upper "	
4,700 " "Judicial," Lower "	
4,700 " " " Upper "	
4,700 " "Representative," Lower "	
4,700 " " " Upper "	
47,000 " at \$18.00.....	846 00
4,700 special maps "Vote of Counties 1888".....	84 60
Calvert Lith. & Engraving Co.,	
For lith. 5,000 envelopes.....	9 00
" " 2 rms folio into letter heads.....	12 80
" 4,650 copies of diagrams of senate chamber and 4,650 copies of diagrams of representative hall.....	22 00
Maverick & Wissinger,	
For 4,700 Impressions printed in black from plate "Great Seal of Mich." ..	72 00
Western Bank Note & Eng. Co.,	
For printing on plate paper 4,700 views of state capitol .....	58 75
Zabriskie & Bennett,	
For 1 model dater—autograph cut and pad.....	4 50
Tribune Printing Co.,	
For Daily from Dec. 31, '88 to Dec 31, 1889.....	6 00

*February 27, 1889.*

Secretary of State,	
For postage for March.....	296 00
F. B. Egan,	
For R. R. fare to Detroit and return.....	4 60
one meal.....	50
American Express Co.,	
For express.....	3 60
Mich. Bell Telephone Co.,	
For messages for January.....	9 40
The Bradstreet Co.,	
For one year's subscription from Feb. 23, 1889.....	5 00

*March 27, 1889.*

Secretary of State,	
For postage for April.....	215 00
W. D. Sabin,	
For 1 platform scale.....	4 50
R. B. Callahan,	
For 4 hours' extra time on index to Manual.....	2 00
Amount carried forward.....	\$4,311 78

*Secretary of State vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$4,311 73
A. V. Phister,	
For 6 hours' extra time on index to Manual.....	3 00
United States Express Co.,	
For express.....	20 60
Western Union Tel. Co.,	
For messages for February.....	1 39
Michigan Bell Telephone Co.,	
For messages for February.....	3 50
American Express Co.,	
For express for March.....	95 16
J. H. Haulenbeck.,	
For 1 wide platen.....	3 50

April 24, 1889.

Secretary of State,		
For postage for May.....		211 00
Crotty Bros.,		
For 6 type writer ribbons.....		4 50
John Clear,		
For 28 loads to printing office.....		7 00
1 box from depot—freight and cartage.....		40
1 " to.....		60
Western Union Tel. Co., Detroit,		
For message to Lansing.....		43
American Express Co.,		
For express for April.....		96 65
Mich. Bell Telephone Co.,		
For messages for March.....		8 20
" Detroit to Lansing.....		75
United States Express Co.,		
For express.....		23 50
Western Union Tel. Co.,		
For messages for March.....		4 58
Henry S. Stebbins,		
For 2,000 Maps "Railroads" Lower Peninsula		
2,000 " " Upper " "		
2,000 " "Cong. Dist." Lower " "		
2,000 " " " Upper " "		
2,000 " "Senatorial" Lower " "		
2,000 " " " Upper " "		
2,000 " "Judicial" Lower " "		
2,000 " " " Upper " "		
2,000 " "Representative" Lower " "		
2,000 " " " Upper " "		
2,000 " Votes of Michigan by Counties, 1888.		
22,000 " at \$18 00.....		396 00
Calvert Lith. & Engraving Co.,		
For 2,000 copies each of diagrams of senate and representative hall.....		13 00
Maverick & Wissinger,		
For 2000 copies of "Great Seal of Mich." in black ink, from plate on cream chromo paper.....		31 00
Western Bank Note and Eng. Co.,		
For 2000 impressions State capitol.....		25 00
Amount carried forward.....		\$5,261 54



## BOARD OF STATE AUDITORS.

15

*Secretary of State vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$5,261 54
R. L. Polk & Co.,	
For 2 Mich. State Gazeteer.....	10 00
G. R. Osmun,	
For fare to Mackinaw City from Detroit.....	8 70
sleeper to Marquette.....	3 00
breakfast, Mackinaw City.....	50
lunch, Marquette 25c; hotel, Marquette \$3.00.....	3 25
sleeper, Marquette to Detroit.....	3 00
supper, St. Ignace.....	50
breakfast, Bay City.....	50
dinner.....	50
fare Mackinaw City to Detroit.....	8 70
Actual expenses paid on trips Detroit to Marquette on business for Department of State.	

*May 29, 1889.*

F. B. Egan,	
For R. R. fare to Detroit and return \$5.10; Hotel \$2.50.....	7 60
" " " " " " " \$4.60; Meals \$1.00.....	5 60
" " " " " " " \$4.60; Hotel \$2.50.....	7 10
Secretary of State,	
For postage for June.....	300 00
United States Express Co.,	
For express.....	80
American Express Co.,	
For express.....	12 00
Mich. Bell Telephone Co.,	
For messages for April.....	3 85
Western Union Tel. Co.,	
For messages for April.....	6 90
" " from Detroit.....	2 79
Calvert Lith. & Engraving Co.,	
For 19,860 sets marriage cts. originals and duplicates on heavy reg. paper—perforated, lithographed in black and bronze—printed on back.....	297 90
Chicago Photo Engraving Co.,	
For 4 plates maps @ \$2.82.....	11 28

*June 26, 1889.*

Secretary of State,	
For postage for July.....	280 00
Wm. Berwick,	
For mounting 2 maps.....	6 50
W. D. Sabin,	
For 13½ lb. wool twine, @ 8c.....	10 52
American Express Co.,	
For express.....	44 75
Michigan Bell Telephone Co.,	
For messages for April.....	8 15
" " May.....	6 30
Western Union Tel. Co.,	
For messages for May.....	1 21
United States Express Co.,	
For express.....	10 15
Amount carried forward.....	\$6,323 68

# ANNUAL REPORT OF THE

*Secretary of State vs. The State of Michigan.*

GENERAL ALLOWANCE.

Amount brought forward.....	\$6,323 68
Western Union Tel. Co., Detroit,	
For message.....	25
The Brodex Publishing Co.,	
For subs. to U. S. Postal Guide, Jan. No. with supt. in cloth.....	2 00
Swinyer & Michaels,	
For repairing stamp for shipping department.....	1 00
“ “ and ink pad for agricultural department.....	75
new die, sec. office.....	1 25
Calvert lith. & engraving Co.,	
For lith. 2 rms. paper into notary commissions.....	10 00
lith. 1 rm. paper into note heads, ruled and blocked.....	8 00
Total for general allowance.....	\$6,346 93

**PRINTING.**

*July 25, 1888.*

Thorp & Godfrey,		
For printing 4,500 blanks, sample 38		232 00
“ 1,500 “ “ 13		5 00
“ 21,500 “ “ 38		117 00
“ 2,700 “ “ 13		8 00
“ 1,500 “ “ 7		6 05
“ 1,500 “ “ 13		5 00
“ 550 “ “ 13		2 75
“ 1,200 “ “ 7		5 00
“ 535 “ “ 7		2 90
“ 550 “ “ 13		2 75
comp. on crop report, 261,596 ems, @ 29c		75 86
presswork 84 tokens, @ 18c		15 12
correcting alterations, 4 hours: @ 25c		1 00
comp. on abstract of rept. Co. Supt's. of Poor, 375,422 ems, @ 29c		108 87
presswork, 128 tokens, @ 18c		23 04
correcting alterations, 19 hours		4 75
printing 3,700 covers, sample 13		10 50
comp. on rept. of sheriffs, 285,776 ems, @ 29c		82 87
presswork, 90 tokens, @ 18c		16 20
correcting alterations, 15 hours		3 75
printing 3,500 covers, sample 13		10 00
comp. on births, deaths and marriages, title to VIII and page 160 to end, 881,826 ems, @ 29c		255 73
presswork, 276 tokens, @ 18c		49 68
correcting alterations, 5 hours		1 25

*August 29, 1888.*

Thorp & Godfrey,		
For printing 100 maps sample 13	1 50	
"      100 blanks      "      15	2 00	
"      1,000 slips      "      6	40	
Amount carried forward		\$848 97

# BOARD OF STATE AUDITORS.

17

## *Secretary of State vs. The State of Michigan.*

### PRINTING.

Amount brought forward.....	\$848 97
Thorp & Godfrey,	
For printing 1,000 blanks, sample 17.....	3 00
" 1,000 " " 13.....	3 75
" 1,500 " " 13.....	5 00
" 1,500 " " 7.....	6 05
" 1,500 " " 13.....	5 00
" 600 " " 13.....	2 75
" 400 " " 8.....	1 75
stock.....	1 50
printing 500 blanks sample 6.....	1 20
" 100 " " 55.....	3 25
" 500 " " 50.....	13 00
" 100 " " 13.....	1 50
" 10,000 envelopes.....	5 00
" 100 blanks sample 6.....	2 20
" 200 " " 55.....	4 25
" 50 " " 55.....	3 25
" 50 " " 55.....	3 25
" 200 " " 55.....	4 25
" 200 " " 55.....	4 25
" 200 " " 55.....	4 25
" 200 " " 55.....	4 25
" 200 " " 55.....	4 25
" 300 " " 55.....	5 25
" 100 " " 55.....	3 25
" 100 " " 55.....	3 25
" 500 " " 13.....	1 75
comp. on crop report, 234,224 ems @ 29c.....	67 63
presswork, 64 tokens @ 18c.....	19 52
correcting alterations 4 hours.....	1 00
comp. on farm statistics pages 1 to 144, 1,516,032 ems.....	431 65
presswork 288 tokens.....	51 84
correcting alterations, 14 hours.....	3 50

September 26, 1888.

Thorp & Godfrey,	
For printing cards, and cardboard.....	1 00
" 1,500 blanks, sample 7.....	6 05
" 700 circulars, " 13.....	3 00
" 400 " " 13.....	75
stock.....	2 25
printing 1,500 circulars, sample 13.....	5 00
stock.....	2 80
printing 1,500 circulars, sample 13.....	5 00
" 1,500 blanks, " 20.....	5 85
" 100 " " 46.....	1 00
" 200 circulars, " 13.....	1 75
" 5,000 blanks, " 15.....	14 25
" 500 " " 15.....	3 00
" 100 circulars, " 13.....	1 50
" 10,500 envelopes, ".....	5 50
" 3,725 blanks, " 6.....	7 80
" 625 " " 43.....	3 50
" 150 " " 43.....	2 25
" 100 " " 13.....	1 50

Amount carried forward..... \$1,597 51

# ANNUAL REPORT OF THE

*Secretary of State vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....					\$1,597 61
Thorp & Godfrey,					
For printing	450 blanks,	sample	43.....		3 00
"	100 "	"	13.....		1 50
"	100 "	"	13.....		1 50
"	100 "	"	13.....		1 50
"	100 "	"	13.....		1 50
comp. on crop report, 222,696 ems @ 29c.....					64 58
presswork 64 tokens, @ 18c.....					11 52
correcting alterations, 4 1/4 hours.....					1 13

*October 31, 1888.*

Thorp & Godfrey,					
For printing	150 blanks, sample	53.....			4 00
"	20,000 "	"	9.....		50 75
"	1,400 "	"	7.....		5 70
"	1,400 "	"	13.....		4 75
"	700 "	"	13.....		3 00
"	100 "	"	6.....		40
"	100 "	"	30.....		1 00
"	cards.....				1 90
composition on crop report, 216,116 ems @ 29c.....					62 67
presswork, 64 tokens @ 18c.....					11 52
correcting alterations, 6 hours.....					1 50

*November 28, 1888.*

Thorp & Godfrey,					
For printing	10,000 wrappers, sample	14.....			20 55
"	1,400 blanks	"	7.....		5 70
"	1,400 "	"	13.....		4 75
"	700 "	"	13.....		3 00
"	200 "	"	6.....		60
"	200 "	"	8.....		1 25
"	500 "	"	13.....		2 50
"	750 "	"	15.....		3 75
"	25 "	"	15.....		2 00
"	2,100 "	"	53.....		23 00
"	150 "	"	15.....		2 25
"	100 "	"	13.....		1 50
"	500 "	"	49.....		11 00
composition on crop report No. 84, 220,510 ems, @ 29c.....					63 94
presswork, 64 tokens, @ 18c.....					11 52
correcting alterations.....					2 50

*December 26, 1888.*

Darius D. Thorp,					
For printing	1225 postal cards, sample	6.....			2 80
"	1375 "	"	6.....		3 00
"	1200 "	"	6.....		2 60
Amount carried forward.....					\$1,999 14

*Secretary of State vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$1,999 14
Darius D. Thorp,	
For printing 500 blanks, sample 15.....	3 00
"      500 "      "      18.....	2 00
"      1500 envelopes.....	1 00
"      3000 slips, list of representatives, sample 8.....	8 25
"      and rlg. 100 blanks, sample 45.....	3 00
"      700 circulars, elevators, sample 13.....	3 00
"      1500 "      Dec. crop report, sample 18.....	5 00
"      1000 blanks, 27, sample 6.....	2 20
"      and rlg. 100 blanks, B., sample 26.....	3 00
"      1500 blanks, sample 8.....	4 50
"      100 circulars.....	1 50
comp. on farm statistics pages 1 to 27 incl., 284,256 ems @ 29c.....	82 43
presswork 30 tokens.....	5 40
correcting alterations, 7 hours.....	1 75
comp. on crop report No. 86, 26 pages in all, 204,344 ems @ 29c.....	59 25
presswork, 64 tokens @ 18c.....	11 52
correcting alterations, 3 hours.....	75

*January 30, 1889.*

Darius D. Thorp,	
For printing and ruling 300 abstract corporations, sample 53.....	5 00
"      "      500 "      "      "      53.....	7 00
"      1000 envelopes.....	50
"      3000 slips, list of senators and members.....	8 25
"      500 lists of county officers:	
39,624 ems @ 29c.....	11 50
presswork, 2 tokens.....	36
alterations, 3 hours.....	75
printing and ruling 100 blanks, sample 44.....	3 00
"      "      100 "      "      44.....	3 00
"      "      100 "      "      44.....	3 00
"      7000 envelopes.....	3 50
"      100 blanks for general election, sample 6.....	40
"      500 "      H, sample 15.....	3 00
"      500 "      G, "      15.....	3 00
"      5000 "      Hh, "      15.....	14 25
"      5000 "      Gg, "      15.....	14 25
"      100 circulars, county clerk's office, sample 13.....	1 50
"      100 "      State dept., sample 13.....	1 50
"      1400 "      Feb'y crop report, sample 13.....	4 75
"      1400 postal cards, 2 sides, sample 7.....	5 70
"      and ruling 12000 blanks, Aa, sample 40.....	101 25
"      4000 circulars, 7, sample 15.....	11 75
"      100 "      13, "      9.....	1 00
"      100 "      8, "      8.....	1 00
"      20 copies credentials, Jas. McMillan.....	5 00
"      200 instructions to commissioners.....	2 50
"      and ruling 300 blanks, annual report.....	8 00
"      400 proclamation, "Gov. Macdonald".....	8 00
"      400 "      "      "      2d order.....	8 00
engraving State seal.....	6 00
printing and ruling 700 blanks, sample 7.....	3 25
"      250 envelopes.....	50
comp. on crop report, pages 1 to 40 end, 310,680 ems @ 29c.....	90 09
presswork, 80 tokens \$14.40; alterations, 9½ hours, \$2.38.....	16 78
Amount carried forward.....	\$3,554 02

# ANNUAL REPORT OF THE

***Secretary of State vs. The State of Michigan.***

**PRINTING.**

*February 27, 1889.*

Amount brought forward.....	\$3,554	02
Darius D. Thorp,		
For printing and ruling 9,000 blanks, Ff., sample 40.....	78	75
“ 100 circulars “To the Sheriff” “ 8.....	1	00
“ and ruling 500 articles of association, sample 50.....	13	00
“ 100 full note circulars, sample 13.....	1	50
“ 1,400 postal cards, sample 7.....	5	70
“ 1,400 circulars, Crop Report, sample 13.....	4	75
“ 100 circulars “To County Clerk,” sample 8.....	1	00
“ 1,600 “ “To Supervisor,” sample 13.....	5	25
“ 100 postal cards, sample 7.....	1	15
“ 1,500 envelopes.....	1	00
“ and ruling 1,625 covers Apiarian Statistics, sample 40.....	24	00
“ “ “ 4,965 1, insert, Farm “ “ 38.....	34	50
“ “ “ 1,800 statements relative to insane, sample 47.....	7	25
“ “ “ 1,400 Market Garden Statistics, sample 38.....	16	50
“ “ “ 1,400 Townships of—, sample 38.....	16	50
“ “ “ 200 sheets Index to Record of Deaths, sample 54.....	2	75
“ 500 blanks, Mich. Wheat Report, sample 7.....	2	55
comp. on Farm Statistics, pages 28 to 64 inclusive:		
389,536 ems @ 29c.....	112	97
presswork, 90 tokens, @ 18c.....	16	20
alterations, etc., 7 hours, @ 25c.....	1	75
comp. on Crop Report for February, 197,964 ems @ 29c.....	57	41
presswork, 64 tokens @ 18c.....	11	52
alterations, etc., 4½ hours @ 25c.....	1	13

*March 27, 1889.*

Darius D. Thorp,					
For printing	5,000	blanks, Ss,	sample 15		14 25
"	500	" S,	" 15		3 00
"	7,000	envelopes			3 50
"	7,680	wrappers	" 6		15 60
"	1,875	envelopes			1 00
"	1,400	blanks, crop report circulars,	sample 13		4 75
"	1,400	" crop reports	" 7		5 70
"	5,000	" Tt,	" 15		14 25
"	500	" T,	" 15		3 00
"	5,000	" Vv,	" 15		14 25
"	500	" V,	" 15		3 00
"	100	letter circulars, 2 sides	" 15		2 00
"	100	circulars, county clerk notice	" 13		1 50
"	100	" " acknowledgm'ts	13		1 50
"	100	slips, general election '89	sample 8		1 00
"	4,500	" to paste in manual, sec. 6	" 6		9 20
"	4,500	" explanatory note	" 6		9 20
" and rlg	500	blanks, list of J. Pa,	" 49		11 00
"	100	circulars	" 13		1 50
"	600	blanks, wheat report	" 7		2 90
composition on farm statistics, pp. 65 to 96:					
	336,896	ems, @ 29c			97 71
	presswork, 60	tokens, @ 18c			10 80
	alterations, etc., 5	hours, @ 25c			1 25
composition on crop report No. 89, pp. 1 to 25 and 3 plates:					
	196,890	ems, @ 29c			57 10
Amount carried forward					\$4,261 11

*Secretary of State vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$4,261 11
Darius D. Thorp,	
For presswork, 64 tokens, @ 18c.....	11 52
alterations, etc., 4½ hours, @ 25c.....	1 12

*April 24, 1889.*

Darius D. Thorp,	
For printing 4,000 labels, sample 6.....	8 20
“ 20,000 affidavits, license to marry, sample 9.....	50 75
“ and ruling 200 blanks, list of names of children, sample 45....	3 75
“ 2,000 blanks, marriages, sample 53.....	22 00
“ 1,500 “ deaths, “ 53.....	17 00
“ 2,500 “ births, “ 53.....	27 00
“ 100 envelopes.....	50
“ 100 “.....	50
“ 100 ½-note circulars, sample 13.....	1 50
“ 1,500 crop report, May, sample 7.....	6 05
“ 1,500 circulars, sample 13.....	5 00
“ 7,680 wrappers, “ 14.....	15 95
“ 50 certif. election, regents, sample 13.....	1 50
“ 800 proclamation, pt 2, sides and bronzed.....	10 00
“ 600 circulars, crop report, sample 7.....	2 90
comp. on crop report, pages 1 to 31, 212,583 ems @ 29c.....	61 65
presswork, 64 tokens @ 18c.....	11 52
alterations, etc., 6 hours @ 25c.....	1 50
comp. on farm statistics, pages 97 to 162:	
694,848 ems @ 29c.....	201 51
presswork, 120 tokens @ 18c.....	21 60
alterations, etc., 15 hours @ 25c.....	3 75

*May 29, 1889.*

Darius D. Thorp,	
For printing 2,500 maps for Manual, sample 8.....	7 00
“ 1,425 postal cards, sample 7.....	6 05
“ 1,500 circulars to crop corresp's, sample 13.....	5 00
“ 500 slips for Manual, sample 8.....	2 00
“ 500 postal cards, sample 6.....	1 20
“ 150 blanks, certif. of election, sample 13.....	1 50
“ 100 postal cards sample 7.....	1 15
“ 100 circulars, sample 13.....	1 50
“ 250 sheriffs reports, sample 36.....	3 00
“ 100 envelopes.....	50
“ 100 postal cards, sample 7.....	1 15
“ 100 circulars, sample 13.....	1 50
“ 3,506 blanks, rept. supt. poor, sample 36.....	19 00
“ and ruling 250 blanks, annual rept. supt. poor, sample 49.....	8 00
“ “ 250 “ second form, sample 49.....	8 00
“ “ 2,100 sheets, record of births, sample 53.....	23 00
“ “ 850 “ index of births, sample 53.....	11 00
“ “ 100 blanks, farm statistics, sample 38.....	10 00
“ “ 100 apiarian statistics, sample 38.....	10 00
“ “ 1,400 farm statistics, sample 38.....	16 50
“ 500 4 page note circulars, sample 10.....	3 40
“ 500 postal cards, sample 7.....	2 55

Amount carried forward..... \$4,890 88

## ANNUAL REPORT OF THE

***Secretary of State vs. The State of Michigan.***

**PRINTING.**

Amount brought forward	\$4,890 88
Darius D. Thorp,	
For printing 500 circular letter, sample 13	2 50
" 5,000 envelopes	2 50
" and ruling 4,500 correspondent's books, sample 38	32 00
" 1,500 covers, sample 13	5 00
" and ruling 21,600 blanks, thresher's book, sample 38	117 50
" 2,700 covers, sample 13	8 00
vital statistics, pages 1 to 48:	
comp. 454,012 ems, @ 29c	131 66
presswork, 96 tokens, @ 18c	17 28
alterations, etc., 13 hours, @ 25c	3 25
crop report, April, 26 pages:	
comp. 152,390 ems, @ 29c	44 20
presswork, 64 tokens, @ 18c	11 52
alterations etc., 8½ hours, @ 25c	2 13
farm statistics, 1 page following 162,	
composition 5,264 ems, @ 29c	1 53
presswork, 15 tokens	2 70
Title to page XXXV, comp. 192,308 ems, @ 29c	55 77
presswork, 75 tokens, @ 18c	13 50
1,800 paper covers, sample 13	5 75
1,800 " " (on account of back)	5 75
alterations, etc., 10 hours	2 50

*June 26, 1889.*

Darius D. Thorp,				
For printing	600 blanks,	"June wheat,"	sample	7.....
"	1,500	"	"	13.....
"	1,000	" "to crop correspondents,"	"	13.....
"	600	" "	"	13.....
"	12,000 envelopes			.....
"	100 slips, crop report		"	13.....
"	500 blanks		"	8.....
"	500 "		"	8.....
"	and ruling 2,000 blanks,		"	4 <sup>9</sup> .....
"	and " 500 "	"articles of association,"	sample	50.....
"	5,000 envelopes,			.....
vital statistics, pages 49 to 246, and title to VIII:				
comp.	2,006,901 ems			582 00
presswork,	432 tokens			77 76
alterations, etc.,	48½ hours			12 13
statistics, insane, deaf, dumb and blind, pages 1 to 32:				
comp.	309,372 ems, sample 29			89 72
presswork,	80 tokens			14 40
alterations, etc.,	81½ hours			2 13
crop report for June, pages 1 to 22, and 2 plate pages:				
comp.	153,302 ems, sample 29			44 46
presswork,	63 tokens			11 34
alterations, etc.,	5 hours			1 25
Total for printing				\$6,266 01



*Secretary of State vs. The State of Michigan.*

## BINDING.

July 25, 1888.

Thorp & Godfrey,		
For binding 400 vols. insurance report, in cloth.....	\$48 00	
"    1,500 crop correspondent book.....	8 25	
"    2,700 threshers book.....	14 85	
ruling 200 sheets.....	1 00	
cutting paper.....	1 00	
binding 10,500 laws, relative to townships.....	\$367.50	
less paper furnished by State.....	81.00	
	<hr/>	286 50
binding 700 report, supt. of poor, @ 30c.....		2 10
"    3,000 vol. vital statistics @ 12c.....		360 00
repairing 1 vol. comp. laws.....		50
binding 5,000 pamph. crop report.....		10 00

August 29, 1888.

Thorp & Godfrey,		
For binding 500 pamphlet reports of sheriffs.....	1 50	
stamping 101 vol. compiled laws.....	2 02	
binding 400 report supt. public instruction @ 12c.....	48 00	
"    3700 pamph. crop report.....	7 40	
stamping 80 vol. Mich. reports.....	1 60	
cutting paper.....	50	
binding 4 qr. day book.....	2 00	
paging.....	40	

September 26, 1888.

Thorp & Godfrey,		
For binding 8 qr. sheriff's report, @ 25c.....	2 00	
"    16 " supt. poor reports, @ 30c.....	4 80	
"    3,800 pam., crop report, @ 20c.....	7 60	
"    16 vol., crop reports in cloth, @ 12c.....	1 92	
"    60 qr. ledger, supt. poor, @ 80c.....	48 00	
paging.....	5 60	
binding 64 qr. journal, Supt. Poor, @ 50c.....	32 00	
paging.....	6 00	
binding 30 qr. records, @ 60c.....	18 00	
paging.....	2 72	
binding 1,900 pam., farm statistics, @ 55c.....	10 45	
"    1,800 farm statistics, @ 12c.....	216 00	
pasting 3,700 correction slips.....	2 00	

October 31, 1888.

Thorp & Godfrey,		
For binding 3,800 pam., crop report, @ 20c.....	7 60	
Amount carried forward.....		\$1,160 31

*Secretary of State vs. The State of Michigan.*

## BINDING.

November 28, 1888.

Amount brought forward.....	\$1,160 31
Thorp & Godfrey,	
For ruling 1,500 sheets.....	
"    1,040    ".....	
binding 4,000 pam. crop report @ 20c.....	8 00

December 26, 1888.

Darius D. Thorp.	
For binding 3,800 pam. crop report @ 20c.....	7 60
"    90 qr. record of deaths @ 60c.....	54 00
paging.....	8 40

January 30, 1889.

Darius D. Thorp,	
For binding 31 qrs. reports of manuf'g cos., 1/2 Russia @ 35c.....	10 85
"    4    "    annual report, charitable societies @ 35c.....	1 40
"    120 vol. joint documents, full sheep, @ 47c.....	56 40
"    and indexing 3 indexes pub. acts.....	1 50
"    1 vol. U. S. statistics.....	1 50
re-binding 1 vol. compiled laws.....	50
binding 4 qrs. lists of justices, 1/2 sheep @ 30c.....	1 20
"    3,800 pam. crop report @ 20c.....	7 60
cutting Manilla paper.....	50
ruling and folding 12 rms. record paper.....	12 00

February 27, 1889.

Darius D. Thorp,	
For binding 134 qrs. letters, @ 10c.....	13 40
making 27 pads.....	54
binding 3,800 pam., crop report, @ 20c.....	7 60

March 27, 1889.

Darius D. Thorp,	
For making 13 index for record of deaths, @ \$3.50.....	45 50
folding and stitching 6,590 sheets, farm statistics, @ 8c.....	5 27
binding 3,800 pam., crop report, @ 20c.....	7 60
mounting maps and diagrams and binding in 50 vols.....	50 00

April 24, 1889.

Darius D. Thorp,	
For making 30 memo pads.....	60
binding 3,800 pam., crop report, @ 20c.....	7 60
cutting manilla paper.....	1 00
binding 2,500 Mich. Manual, @ 45c.....	1,125 00
Amount carried forward.....	\$2,595 87

## BOARD OF STATE AUDITORS.

25

*Secretary of State vs. The State of Michigan.*

## BINDING.

*May 29, 1889.*

Amount brought forward.....	\$2,595 87
Darius D. Thorp,	
For binding 3,800 pams., crop report, @ 20c.....	7 60
" 37 qrs., record of marriages, Russia E & B, @ 80c.....	29 60
paging same.....	1 75
index for same.....	3 50
binding 14 qr. record of election returns, @ 80c.....	11 20
paging same.....	1 28
binding 50 qrs. letters, @ 10c.....	5 00
" 1,500 vol. Mich. Manual, @ 45c.....	675 00
lettering 11 Manuals, name on side.....	2 20
" 1 " masonic home, &c. ....	60
stamping 500 Manuals on both sides of cover.....	20 00
" 200 vol. pub. acts, on side.....	4 00
binding 1,800 pam., farm statistics, @ 55c.....	9 90

*June 26, 1889.*

Darius D. Thorp,	
For making 60 memorandum pads.....	1 20
binding 90 qrs. records of births, full sheep.....	54 00
paging same.....	8 40
12 indexes for records of births.....	42 00
binding 5,000 pam. crop report.....	10 00
" 1,500 "correspondent's book," sample 55.....	8 25
" 2,700 threshers acct. book " 55.....	14 85
folding and stitching 500 sheets annual report of supts. of poor.....	40
cutting 1 ream paper.....	50
Total for binding.....	\$3,507 10

## STATIONERY.

*July 25, 1888.*

Theo. L. Backus,	
For 12 <sup>3</sup> / <sub>40</sub> M. open end envelopes, 7 <sup>1</sup> / <sub>4</sub> x10.....	\$102 64
1 rm. 24-lb. superfine folio, @ 14 <sup>1</sup> / <sub>4</sub> c.....	3 42
1 <sup>1</sup> / <sub>2</sub> " Crane's linen.....	1 80
2 dozen pads.....	80
2 rms. onion skin folio.....	11 00
5 M. white envelopes, sample 275.....	9 75

*August 29, 1888.*

Theo. L. Backus,	
For 1 rm. 25-lb P. O. paper, sample 6, @ 12c.....	3 00
1 proportional divider.....	1 75
2 gro. pens.....	90
1 doz. pencils.....	51
Amount carried forward.....	\$135 57

*Secretary of State vs. The State of Michigan.*

## STATIONERY.

*September 26, 1888.*

Amount brought forward.....	\$135 57
Theo. L. Backus,	
For 20 M. 763-7 envelopes, sample 276, @ \$2.30.....	46 00
500 rms. 24 lb fine double cap, 17x28, sample 19, @ 12c.....	1,440 00
1 12-inch brass edge ruler, n. o. c. ....	25
1-6 gro. Faber's hex. pencils, sample 33, @ \$6.10.....	1 02
1 " 00¼ rubber bands.....	63
1 oval blotter n. o. c. ....	50
¼ doz. 186 indexed memorandums, n. o. c., @ \$5.00.....	1 25
1 rm. 24 lb 18x23, sup. paper, sample 20, @ 14¼c.....	3 42
24 record of unpaid resident mortgages, @ \$4.45.....	106 80

*October 31, 1888.*

Theo. L. Backus,	
For 15 M. 6½ envelopes, sample 266 @ \$1.60.....	24 00

*December 26, 1888.*

Theo. L. Backus,	
For 1 10x12 wheel press.....	6 00
2 pocket diaries.....	1 00
50 rms. 18 lb superfine 14x27, sample 20.....	128 25
2 mem. calendar pads, n. o. c. @ 30c.....	60
10 rms. 80 lb 24x36 Manilla, sample 3c, @ 9c.....	72 00
4 gro. Gillett's pens.....	2 79
6 " Est. ".....	3 38
½ doz. rubber penholders, sample 69.....	1 25
1 " Carter's mucilage, quarts, sample 112.....	9 00
1-6 " 12 in. bankers' shears, sample 124, @ \$16.00.....	2 67
2 eyelet set and punch, sample 164.....	4 00
6 doz. No. 5 thumb tacks, sample 188, @ 40c.....	2 40
10 lb 3 ply jute twine, sample 207 @ 15c.....	1 50
5 lb 5 " " 207 ".....	75
1 gr. gro. No. 12 rubber bands, sample 100.....	1 25
10 M. 763-6½ government envelopes, sample 275, @ \$1.80.....	18 00
10 M. 763-7 " " 276 @ \$2.30.....	23 00
1 doz. inkstands, sample 139.....	5 00
1 No. 191 ex. diary, n. o. c. ....	85
4-10x12-1,000 pg. letter books, sample 166 @ \$2.50.....	10 00
2 rms. 24 lb superfine 17x22, sample 20, @ 14¼c.....	6 84
5 M. 763-9 government envelopes, sample 278, @ \$2.85.....	14 25
1 gr. gro. No. 50 rubber bands, sample 100.....	2 40

*January 30, 1889.*

Theo. L. Backus,	
For 36 rms. 36 lb. superfine 18x23, sample 20, @ 14¼c.....	184 68
26 " 22 lb. " 15½x19½, sample 20, @ 14¼c.....	81 51
50 " 24 lb. " 17x22, sample 20, @ 14¼c.....	171 00
57½ rms. 50 lb. tea cover 20x25, sample 14, @ 10c.....	287 50
15 M 7¼x10, O. E. manilla envelopes, sample 247, @ \$9.50.....	142 50
1 Leader letter file, n. o. c. ....	60
2 M No. 18 gilt seals, sample 93, @ \$3.50.....	7 00
2 " No. 18 red " " 91, @ \$2.00.....	4 00

Amount carried forward..... \$2,955 41

BOARD OF STATE AUDITORS.

27

Secretary of State vs. The State of Michigan.

STATIONERY.

February 27, 1889.

Amount brought forward.....	\$2,955 41
Theo. L. Backus,	
For 30 rms. 24 H. superfine 16x21, sample 20, @ 14¼c.....	102 60
1-6 gro. Faber's hex. pencils, sample 33, @ \$6.10.....	1 02

March 27, 1889.

Theo. L. Backus,	
For 2 gro. Gillett's 404 pens, sample 47.....	98
2 " Est. 280 pens, sample 48.....	1 13
2 doz. pyramid pins, sample 198, @ 75c.....	1 50
20 rms. 18 H. superfine 14x17, sample 20, @ 14¼c.....	51 30
6 10x12 1,000 pg. letter books, sample 166, @ \$2.50.....	15 00

April 24, 1889.

Theo. L. Backus,	
For 1 board clip, letter size, n. o. c.....	40
1-6 gro. Faber's hex. pencils, sample 33, @ \$6.10.....	1 02
1-6 doz. pta. Arnold's ink, sample 78, @ \$2.60.....	44
½ " 9 in. bankers' shears, sample 123, @ \$9.00.....	4 50
1 rm. 32lb blue double cap, n. o. c. @ 16c.....	5 12
10 lb 4 ply jute twine, sample 207, @ 15c.....	1 50
4 porcelain water bowls, n. o. c. @ 75c.....	3 00
½ doz. 1 inch mucilage brushes, n. o. c. @ 60c.....	30
6 " qts. Stafford's commercial ink @ \$7.50.....	\$37.50
less 2 doz. qts. Arnold's @ \$4.50.....	9.00
	28 50
1 doz. ruling pens, sample 179.....	10 00

May 29, 1889.

Theo. L. Backus,	
For 1 doz. 18 in. hard rubber rulers, sample 177.....	5 00
2 gro. Gillett's pens, No. 404, sample 47.....	98
2 rms. 24lb superfine 16x21, sample 20, @ 14¼c.....	6 84
1 " 24lb " 17x22, " ".....	3 42
6 " 14lb foolscap, sample 15, @ 22c.....	18 48
300 " 24lb fine 17x28, " 19, @ 12c.....	864 00

June 26, 1889.

Theo. L. Backus,	
For 3 pkgs. black carbon cap, n. o. c., @ 40c.....	1 20
2 doz. purple " " " @ 60c.....	1 20
12 M 763-6½ government envelopes, sample 275, @ \$1.80.....	21 60
10 M 763-7 " " " 276, @ \$2.30.....	23 00
Total for stationery.....	<u>\$4,129 44</u>

RECAPITULATION.

General allowance.....	\$6,346 93
Printing.....	6,266 01
Binding.....	3,507 10
Stationery.....	<u>4,129 44</u>
Total allowance for Secretary of State.....	\$20,249 48

*State Treasurer vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

State Treasurer,	
For postage for July.....	\$15 00
Western Union Tel. Co.,	
For messages for July.....	1 94
Lansing Postoffice,	
For rent of drawer for 3d and 4th quarters of 1888.....	2 00

*August 29, 1888.*

State Treasurer,	
For express charges on currency from Detroit.....	7 00
postage for August.....	13 00
Mechanics' Bank,	
For express charges on 10 M. currency from Detroit.....	4 00
Western Union Tel. Co.,	
For messages.....	49

*September 26, 1888.*

State Treasurer,	
For postage for September.....	20 00
Mechanics' Bank,	
For express on 10 M. currency to Lansing.....	4 00
Western Union Tel. Co.,	
For telegrams.....	2 04

*October 31, 1888.*

State Treasurer,	
For postage for October.....	25 00
telephone coupon book.....	9 00
Mechanics' bank,	
For express on 10 M. currency Detroit to Lansing.....	4 00
Western Union Telegraph Co.,	
For telegrams.....	1 04

*November 28, 1888.*

Mechanics' bank,	
For express on 10 M. currency, Detroit to Lansing.....	4 00
State Treasurer,	
For postage for November.....	11 00
Western Union Telegraph Co.,	
For messages for November.....	3 27

*December 26, 1888.*

Geo. L. Maltz.	
For expenses attending board State auditors meetings, 1888.....	79 00
expenses attending board State canvassers.....	11 70
R. L. Polk & Co.,	
For Lansing and Ingham county Directory.....	5 00
Amount carried forward.....	<u>\$222 49</u>

*State Treasurer vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$222 48
William Stagg, For R. R. fare on business of treasury department from Jan. 1 to Dec. 31, 1888.....	137 60
State Treasurer, For postage for December.....	35 00
Thomas Hill, For testing and sealing weights and measures, Muskegon county.....	10 00

Western Union Tel. Co. For messages for December.....	3 48
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*January 30, 1889.*

Calvert Lith. and Eng. Co., For 6,000 checks for treas, on Detroit in black and two tints, on reg. paper, perforated, numbered and bound.....	60 00
State Treasurer, For postage for January.....	24 00
Lansing Postoffice For rent of drawer 1st and 2d quarters 1889.....	2 00
Western Union Tel. Co., For messages for January.....	64
Tribune Printing Co., For daily from Dec. 31, 1888, to Dec. 31, 1889.....	6 00

*February 27, 1889.*

State Treasurer, For postage for February.....	20 00
Mechanics' Bank, For express on 15 M. gold from Detroit to Lansing.....	6 00

*March 27, 1889.*

State Treasurer, For express on currency, and postage for March.....	25 00
The Bradstreet Co., For subscription one year to March 1, 1890, with books.....	50 00

*April 24, 1889.*

State Treasurer, For postage for April.....	14 00
E. H. Butler, For express on \$15,000, currency, Chicago to Lansing.....	6 00
R. L. Polk & Co., For Michigan State Gazetteer.....	5 00
Amount carried forward.....	\$627 20

## ANNUAL REPORT OF THE

*State Treasurer vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*May 29, 1889.*

Amount brought forward.....	\$627 20
State Treasurer,	
For postage, express on currency and telephone for the month of May.....	25 00
Rudolph Loomis,	
For 1 Remington typewriter for treasury office.....	95 00

*June, 26, 1889.*

State Treasurer,	
For express on currency from Detroit to Lansing.....	6 00
“ “ “ “ “ “.....	5 20
postage for month of June.....	13 80
Rudolph Loomis,	
For 1 drop cabinet for typewriter.....	25 00
Alfred Beamer,	
For one telephone book.....	9 00
Western Union Telegraph Co.,	
For messages for May.....	1 72
Total for general allowance.....	<u>\$907 92</u>

## PRINTING.

*August 29, 1889.*

Thorp & Godfrey	
For printing 450 envelopes.....	\$6 50
composition on report State treasurer, pages 13 to 44:	
336,896 ems, @ 29c.....	97 70
presswork, 56 tokens, @18c.....	10 08
correcting alterations, 2 hours.....	50

*September 26, 1889.*

Thorp & Godfrey,	
For printing 50 war bounty loan bonds, sample 13.....	1 50

*October 31, 1889.*

Thorp & Godfrey,	
For printing 125 blanks, sample 43.....	2 25
“ 500 “ “ 13.....	2 50

*November 28, 1889.*

Thorp & Godfrey,	
For printing 500 envelopes.....	50
Amount carried forward.....	<u>\$121 53</u>



## BOARD OF STATE AUDITORS.

31

*State Treasurer vs. The State of Michigan.*

## PRINTING.

*December 26, 1888.*

Amount brought forward.....	\$121 53
Darius D. Thorp,	
For printing 500 blanks, I, sample 13.....	2 50
"    "    "    400 blanks, cash, sample 45.....	5 25
"    "    "    400 "    "    18.....	1 75
"    "    "    500 "    "    18.....	2 00
"    "    "    400 "    "    17.....	1 50
"    "    "    3,000 receipts, "    6.....	6 20
"    "    "    900 slips, "    6.....	2 00
"    "    "    5,000 "    "    6.....	10 20
"    "    "    5,000 "    "    6.....	10 20
comp. on State treasurer 12 pages ending with blank backing titled reports State banks,	
62,790 ems, @ 29.....	18 21
presswork, 26 tokens, sample 18.....	4 68
correcting alterations, 3 hours.....	75
comp. on index, pages 153 to 160 inclusive; 46,070 ems @ 29c.....	13 36
presswork, 3 tokens.....	54

*January 30, 1889.*

Darius D. Thorp,	
For printing and ruling 54 blanks daily balance 6 charges.....	5 70
"    "    "    250 cards, consolidated report.....	7 00
"    "    "    200 blanks, sample 53.....	4 00

*February 27, 1889.*

Darius D. Thorp,	
For printing 150 slips, State treasury, sample 6.....	60
"    300 "    "    "    "    6.....	80
extra for cutting.....	50

*March 27, 1889.*

Darius D. Thorp,	
For printing 250 envelopes, Imperial Life.....	50
"    250 "    Mich. Mutual.....	50
"    250 "    Standard Life.....	50
"    and ruling 100 balance sheets, sample 45.....	3 00
correcting alterations 3 hours.....	75

*April 24, 1889.*

Darius D. Thorp,	
For printing and ruling 250 credit checks, 1st color, sample 18.....	1 50
"    "    250 "    "    2d "    "    18.....	1 50
"    "    250 "    "    1st "    "    18.....	1 50
"    "    250 "    "    2d "    "    18.....	1 50
Amount carried forward.....	\$230 52

## ANNUAL REPORT OF THE

*State Treasurer vs. The State of Michigan.*

## PRINTING.

*May 29, 1889.*

Amount brought forward.....	\$230 52
Darius D. Thorp,	
For printing 500 large envelopes.....	50

*June 26, 1889.*

Darius D. Thorp,	
For printing 2,500 blank receipts, sample 6.....	5 20
"    1,000 letter heads.....	1 00
Total for printing.....	<u>\$237 22</u>

## BINDING.

*August 29, 1888.*

Thorp & Godfrey,	
For binding 21 qr. pedlars license.....	\$5 25
Numbering, \$3.00; perforating, \$1.00.....	4 00

*October 31, 1888.*

Thorp & Godfrey,	
For binding 76 qr letters @ 10c.....	7 60
"    5 " tax cash book, @ 90c.....	4 50
paging same.....	50

*December 26, 1888.*

Darius D. Thorp,	
For binding 400 pam. State treasurer @ 30c.....	1 20
"    800 pam. reports ".....	2 40
"    100 reports, extra binding.....	30 00

*January 30, 1889.*

Darius D. Thorp,	
For binding 2 vols. statements in full Morocco.....	3 00
making 61 pads.....	1 22
"    10 ".....	20

*February 27, 1889.*

Darius D. Thorp,	
For binding 1 vol. U. S. statutes.....	1 50
"    7 qr. cash acct., Russia ends and bands.....	3 50
"    4 " record of draft and check, extra size.....	8 00
Amount carried forward.....	<u>\$72 87</u>

## BOARD OF STATE AUDITORS.

33

*State Treasurer vs. The State of Michigan.*

## BINDING.

*April 24, 1889.*

Amount brought forward.....	\$72 87
Darius D. Thorp, For Making 30 pads.....	60

*May 29, 1889.*

Darius D. Thorp, For making 30 pads.....	60
Total for binding.....	\$74 07

## STATIONERY.

*January 30, 1889.*

Theo. L. Backus, For 1 doz. No. 1 pencils, sample 41.....	\$3 25
2 gro. No. 2 Leon Isaacs' pens " 53 @ \$1.50.....	3 00
1/2 doz. qts. Arnold's fluid " 77 @ \$4.50.....	2 25
3 gro. Leon Isaacs' pens " 53 @ \$1.50.....	4 50
2 doz. thumb tacks " 187 @ 50c.....	1 00
1 " No. 3 rubber pencils, n. o. c.....	6 00
1 " boxes leads ".....	50
2 " penholders, assorted, sample 61.....	69
1/2 " ".....	50
2 gr. gro. No. 10 rubber bands.....	2 00
10 M. 763-6 1/2 gov. envelopes, sample 275 @ \$1.80.....	18 00
5 " 763-10 " " 279 @ \$3.35.....	16 75
1 qt. N. Y. carmine ink " 89.....	2 67
6 gro. rubber bands.....	4 35
1/2 " Faber's Sib. pencils, B, sample 34 @ \$10.00.....	5 00
1/2 " " " " H, " " ".....	5 00
1/4 " " " " F, " " ".....	2 50
2 mem. calendar pads, n. o. c.....	60
1/2 gro. Faber's Sib. pencils, B, sample 34 @ \$10.00.....	5 00
1/4 " " " " F, " " ".....	2 50
1 Edmond's patent letter dampener, sample 168.....	2 50
1 eyelet punch and set, " 164.....	2 00

*March 27, 1889.*

Theo. L. Backus, For 2 M. 9360-10 manilla envelopes, sample 236 @ \$1.55.....	3 10
1 doz. anti-crimp penholders, n. o. c.....	1 00
1 gro. No. 2 Leon Isaacs' pens, sample 53.....	1 50
2 " " 7 " " 53 @ \$1.50.....	3 00
1-12 doz. 7-inch shears, " 120 @ \$7.00.....	59
2 " No. 5 thumb tacks, " 188 @ 40c.....	80
2 reams 12-lb 10 1/2 x 16 superfine flat paper, sample 20 @ 14 1/4 c.....	3 42
Amount carried forward.....	\$103 97

## ANNUAL REPORT OF THE

*State Treasurer vs. The State of Michigan.*

## STATIONERY.

*April 24, 1889.*

Amount brought forward.....	\$103 97
Theo. L. Backus,	
For 1/4 doz. boxes leads for rubber pencils, sample 42, @ 50c.....	25
4 M lith. note heads, sample 30, @ \$2.50.....	10 00
made from 1 rm. 28 lb bankers' linen, sample 25, @ 22c.....	6 16
padding extra.....	90

*May 29, 1889.*

Theo. L. Backus,	
For 1-6 doz. 18 in. brass edge rulers, sample 174, @ \$1.50.....	25
1-6 " " hard rubber " " 177 @ \$5.00.....	83
Total for stationery.....	<u>\$122 26</u>

## RECAPITULATION.

General allowance.....	\$807 92
Printing.....	237 22
Binding.....	74 07
Stationery.....	<u>122 26</u>
Total allowance to State Treasurer.....	\$1,241 47

*Auditor General vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

Archer Bros.,	
For repairing rubber stamp.....	\$1 20
H. D. Bartholomew,	
For 1 map, city of Lansing.....	2 00
Michigan Bell Telephone Co.,	
For messages for June.....	1 45
C. L. Hayes,	
For 1 map, city of Lansing.....	10 00
Lansing Postoffice,	
For box rent for 3d and 4th quarters.....	4 00

*August 29, 1888.*

H. C. Thompson,	
For 1 map of Bay county.....	8 00
Auditor General,	
For 2 bottles of ink.....	1 00
C. Alsdorf & Son,	
For 2lb gum Arabic.....	3 20
6 oz. sponge \$1.50; 1 doz. sponges, 50c.....	2 00
American Express Co.,	
For express.....	3 75
Michigan Bell Telephone Co.,	
For messages for July.....	1 20
Western Union Telegraph Co.,	
For messages.....	4 54
Shea, Smith & Co.,	
For 2 doz. impression books.....	44 80

*September 26, 1888.*

American Express Co.,	
For express.....	2 35
Michigan Bell Telephone Co.,	
For messages for August.....	2 65
Western Union Telegraph Co.,	
For telegrams.....	5 19
S. E. Massari,	
For 2 bottles black ink.....	1 00

*October 31, 1888.*

American Express Co.,	
For express.....	29 07
United States Express Co.,	
For express.....	1 05
Michigan Bell Telephone Co.,	
For messages.....	5 00
Western Union Telegraph Co.,	
For telegrams.....	3 20

Amount carried forward.....	\$136 65
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*Auditor General vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*November 28, 1889.*

Amount brought forward.....	\$136 65
American Express Co.,	
For express.....	13 14
Michigan Bell Telephone Co.,	
For messages for October.....	1 85
United States Express Co.,	
For express.....	75
Western Union Telegraph Co.,	
For messages for Nov.....	1 98
R. L. Polk & Co.,	
For 1 copy Ingham county directory.....	5 00

*December 26, 1888.*

George Wilcox,	
For Evening Journal 6 months.....	2 60
"    News    ".....	2 60
C. Alsdorf & Son,	
For 2 lb gum Arabic.....	3 00
American Express Co.,	
For express.....	6 10
Michigan Bell Telephone Co.,	
For messages for November.....	1 95
United States Express Co.,	
For express.....	25
Western Union Telegraph Co.,	
For messages for December.....	1 78

*January 30, 1889.*

Henry Humphrey,	
For expenses of trip to Grand Rapids in connection with business at soldiers' home:	
hack, 50c.; R. R. Lansing to Grand Rapids and return, \$3.50.....	4 00
livery, \$1.00; hotel bill, \$6.75.....	7 75
supper, 50c.; hack, 50c.....	1 00
Lansing Postoffice,	
For rent of drawer for 1st and 2d quarters, 1889.....	4 00
American Express Co.,	
For express.....	2 75
Mich. Bell Telephone Co.,	
For messages for December.....	1 45
United States Express Co.,	
For express.....	25
Western Union Telegraph Co.,	
For messages for January.....	12 20
Frank W. Bigelow,	
For 1 6-A Shannon file.....	2 40
1 doz. No. 4 bind. cases.....	4 50
Tribune Printing Co.,	
For Daily, Dec. 31, '88, to Dec. 31, '89.....	6 00
Amount carried forward.....	\$223 95

## BOARD OF STATE AUDITORS.

37

*Auditor General vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*February 27, 1889.*

Amount brought forward.....	\$223 95
C. Alsdorf & Son,	
For 2 lbs. gum Arabic.....	2 50
American Express Co.,	
For express.....	2 45
Mich. Bell Telephone Co.,	
For messages for January.....	5 45
Frank W. Bigelow,	
For expansive index.....	10 50
U. S. Land Office, Grayling,	
For correcting lists as per order of Feb. 6, 1889, 2,852 entries @ 10c each.....	285 20

*March 27, 1889.*

H. R. Pratt,	
For express to Detroit and return to procure the records of Isle Royal Co.,	
in accordance with joint resolution No. 4, 1889:	
street car, Lansing.....	10
R. R. fare to Detroit.....	2 55
street car Detroit 30c, telephone 20c.....	50
Hotel bill.....	4 75
R. R. Detroit to Lansing.....	2 55
Western Union Tel. Co.,	
For messages for February.....	1 82
Mich. Bell Telephone Co.,	
For messages for February.....	1 45
American Express Co.,	
For express.....	3 00
Frank W. Bigelow,	
For 1 Schlicht's index, expansive, red ruled.....	10 50
Shea, Smith & Co.,	
For 1/2 doz. impression books.....	21 00

*April 24, 1889.*

John Clear,	
For freight and cartage of Isle Royal county safe.....	3 40
carting to depot " " ".....	35
American Express Co.,	
For express.....	7 15
Michigan Bell Telephone Co.,	
For messages for March.....	1 80
United States Express Co.,	
For express.....	30
Western Union Telegraph Co.,	
For message.....	25
Crown File Band Co.,	
For 200 No. 25 Crown file bands.....	1 70
U. S. Land Office, Grayling,	
For correcting up lists of lands.....	8 70
Samuel E. Byrne,	
For correcting lists of entries for Auditor General office.....	15 00
R. L. Polk & Co.,	
For 1 Mich. State Gazetteer.....	5 00
Amount carried forward.....	\$621 92

## ANNUAL REPORT OF THE

*Auditor General vs. The State of Michigan.*

## GENERAL ALLOWANCE.

May 27, 1889.

Amount brought forward.....	\$621 92
C. Alsdorf & Son,	
For 2 lb gum Arabic.....	2 50
¼ lb ink sponges.....	75
American Express Co.,	
For express.....	4 65
Michigan Bell Telephone Co.,	
For messages for April.....	2 80
Western Union Telegraph Co.,	
For messages for April.....	2 63
Crown File Band Co.,	
For 500 Crown file bands, No. 19, @ 75c.....	3 75

June 26, 1889.

George Wilcox,	
For Evening News and Journal 6 months to July 1, 1889.....	5 20
Secretary of State,	
For 2 copies Mich. Manual for Auditor General and deputy.....	2 50
John Clear,	
For freight and cartage as per voucher.....	77
American Express Co.,	
For express.....	3 05
Michigan Bell Telephone Co.,	
For messages for May.....	1 70
H. H. Aplin,	
For services and expenses while acting as member of board of review for assessment of telegraph and telephone lines for the year 1888:	
expenses to Battle Creek, Kalamazoo, Allegan and Grand Rapids, R. R. fare.....	4 46
hack at Kalamazoo, 50c; at Allegan, 50c.....	1 00
6 days hotel bill \$12.00; 6 days time, \$18.00.....	30 00
expenses to Detroit and Monroe: R. R. fare.....	4 80
street car fare.....	1 00
horse and buggy \$3.00; hotel bill, \$10.00.....	13 00
5 days' time.....	15 00
expenses to East Saginaw; R. R. fare.....	2 56
hotel bill, \$5.00; horse and buggy, \$20.0; hack, 50c.....	7 50
Bay City; R. R. fare, 50c; horse, \$2.00.....	2 50
4 days' time.....	12 00
expenses to Hillsdale, Adrian and Coldwater:	
R. R. fare.....	5 95
4 days' time, \$12.00 hotel, \$8.00; hack, 75c.....	20 75
expenses to Oscoda: R. R. fare, \$4.50, hotel \$4.00.....	8 59
2 days' time.....	6 00
expenses to West Branch, Grayling, Cheboygan and Mackinaw: 6 days' time.....	18 00
hotel, \$12.00; hack, 50c; R. R. fare, \$5.64.....	18 14
expenses to Jackson: R. R. fare, \$1.48; hotel, \$3.00.....	4 48
2 days' time.....	6 00
5 days' time at meeting in office.....	15 00
Western Union Tel. Co.,	
For messages for May.....	3 37
James K. Wright,	
For correcting list, U. S. Land Office, Grayling.....	10 50
Amount carried forward.....	\$862 82



## 39

### GENERAL ALLOWANCE.

**PRINTING.**

Thorp & Godfrey,				
For printing 500 blanks, R, sample 8.....				\$2 00
“ 300 “ 70d, “ 20.....				1 65
“ 100 “ D, “ 13.....				1 50
“ 7,680 “ 6, “ 11.....				21 00
“ 500 “ 159, “ 21.....				3 80
“ 6,700 “ 15, “ 16.....				18 50
“ 1,000 “ 105, “ 21.....				4 80
“ 500 “ M, “ 8.....				2 00
“ 200 “ 95k, “ 56.....				3 50
“ 500 “ 95M, “ 56.....				4 25
“ 200 “ 95p, “ 56.....				3 50
“ 200 “ 220j, “ 27.....				12 25
“ 1,000 “ 222, “ 15.....				4 25
“ 500 “ 166, “ 18.....				2 00
“ 500 “ 100, “ 21.....				3 80
“ 17,280 “ 16, “ 19.....				45 00
“ 1,000 “ 198, “ 13.....				3 75
“ 200 “ I, “ 9.....				1 25
“ 300 “ G, “ 9.....				1 50
“ 300 “ 165, “ 9.....				1 50
“ 500 “ 158, “ 17.....				1 75
“ 200 “ A, “ 13.....				1 75
“ 4,000 “ 11.....				11 75
cutting paper.....				50

Thorp & Godfrey,						
For cutting paper						1 00
printing 100	blanks,	213,	sample	13		1 50
" 100	"	214,	"	13		1 50
cutting paper						2 00
Amount carried forward						<u>\$163 55</u>

## ANNUAL REPORT OF THE

*Auditor General vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....						\$163 55
Thorp & Godfrey,						
For printing 500 postals,			sample	7		2 55
" 500 blanks, 220,			"	21		3 80
" 500 " 220a,			"	21		3 80
" 500 " 220b,			"	21		3 80
" 1,000 " 21 $\frac{1}{2}$ g,			"	8		3 25
" 100 " c,			"	13		1 00
" 100 " 38,			"	8		1 00
" 100 " "			"	16		2 00
" 1,000 " 72c,			"	21		4 80
" 500 envelopes						50
" 200 blanks, sample			16			2 25
" 200 " "			16			2 25
composition on apportionment of State Taxes:						
54,380 ems @ 29c						15 77
presswork, 1 token						18
printing 500 blanks, Y, sample			8			2 00
" 100 " 84, " 21			21			3 00
cutting paper						50
printing 200 blanks, 174, sample 15						2 25

September 26, 1888.

Thorp & Godfrey,						
For printing 100 blanks, 163g,			sample	21		3 00
" 100 slips 84,			"	6		40
" 960 blanks, 149,			"	20		4 10
" 200 " 35,			"	15		2 25
" 500 " 128,			"	21		3 80
" 500 " 104e,			"	21		3 80
" 500 " 104a,			"	21		3 80
" 500 " 104 long,			"	21		3 80
" 500 " 104g,			"	21		3 80
" 1,440 " 39,			"	54		9 25
" 200 " 61,			"	6		60
" 200 " 19,			"	6		60
" 500 " R,			"	8		2 00
" 500 " "			"	6		1 20
cutting paper						1 00
composition on Auditor General's report, pages 1 to 336, and tables 64,						
65, 181, and 182; 3,894,056 ems @ 29c						1,129 27
presswork, 846 tokens @ 18c						152 28
correcting alterations, 42 $\frac{1}{2}$ hours						10 63

October, 31, 1888.

Thorp & Godfrey,						
For printing 1,000 blanks, sample 21						4 80
cutting paper						50
printing 100 blanks, 28, sample 15						2 00
" 200 " 55, " 9						1 25
" 500 " 212, " 39						3 30
cutting paper, \$1.00; printing card 10c						1 10
Amount carried forward.....						\$1,566 78

*Auditor General vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....		\$1,566 78
Thorp & Godfrey,		
For printing 200 blanks, sample 13.....		1 75
“ 1,000 “ 79f, sample 21.....		4 80
“ 4,000 “ sample 6.....		8 20
“ 500 “ “ 6.....		1 20
“ 1,000 “ “ 6.....		2 20
“ 500 “ 205, sample 49.....		11 00
“ 500 “ 88, “ 21.....		3 80
“ 500 “ 211, “ 20.....		2 35
comp. on report Auditor General, title to p. XXXV and p. 336 to end:		
1,964,751 ems @ 23c.....		569 77
presswork, 504 tokens @ 18c.....		90 72
correcting alterations, 49 hours @ 25c.....		12 25

November 28, 1888.

Thorp & Godfrey.									
For Printing 100	circulars,	sample 13							1 50
“ 1,000	blanks	154d,	“	21					4 80
“ 2,000	“	83g,	“	21					7 80
“ 2,000	“	83ccc,	“	21					7 80
“ 50	“	“	“	21					3 00
“ 300	“	“	“	20					1 65
“ 600	“	“	“	43					3 25
“ 300	“	74	“	9					1 50
“ 500	“	y	“	8					2 00
“ 300	“	52	“	9					1 50
“ 1,900	“	44	“	18					5 50
“ 600	“	“	“	43					3 25

December 26, 1888.

Darius D. Thorp,									
For ruling 1 ream tax history paper, sample 3.....									2 10
printing	500	blanks,	M,	sample 8.....					2 00
“	500	“	21,	“ 8.....					2 00
“ and ruling	1,000	“ No.	30,	“ 13.....					3 75
“ “	1,000	“ “	30,	“ 13.....					3 75
“	200	“ “	26,	“ 15.....					2 25
“	200	“ “	151,	“ 9.....					1 25
“	100	“ “	213,	“ 9.....					1 00
“	100	“ “	214,	“ 9.....					1 00
“	500	“ R,	“ 8.....						2 00
“	100	circulars to Co. clerk, sample 8.....							1 00
“	200	blanks,	26½,	“ 15.....					2 25
“ and ruling	480	“ 41,	“ 51.....						15 00
“	500	postal cards,	“ 6.....						1 20
“ and ruling	5,800	blanks,	81a,	“ 21.....					14 40
“ “	1,000	“ 81b,	“ 21.....						4 80
“ “	400	“ 81n,	“ 21.....						3 60
“	500	postal cards	“ 6.....						1 20
“	200	blanks, No. 74,	“ 8.....						1 25
“ and ruling	480	“ special form tax history, sample 56.....							7 25
“ “	400	“ sample 43.....							2 75
“ “	200	“ “ 20.....							1 30

Amount carried forward.....\$2,395 47

*Auditor General vs. The State of Michigan.*

## PRINTING.

January 30, 1889.

Amount brought forward.....	\$2,395 47
Darius D. Thorp,	
For printing and ruling 200 blanks, 155f, sample 21.....	3 20
“ “ 2,000 “ 72a, “ 21.....	6 80
“ “ 960 “ 219, “ 21.....	4 80
“ “ 1,000 “ 80f, “ 21.....	4 80
“ “ 5,760 “ 86j, “ 21.....	14 40
“ “ 5,760 “ 86a, “ 21.....	14 40
“ “ 1,000 “ 104j, “ 21.....	4 80
“ “ 500 “ 104a, “ 21.....	3 80
“ “ 400 “ 104n, “ 21.....	3 60
“ “ 100 “ 104o, “ 21.....	3 00
“ “ 500 “ 2e, “ 13.....	2 50
“ “ 1,000 “ 117e, “ 21.....	4 80
“ “ 400 “ 70c, “ 21.....	3 60
“ “ 1,920 “ 141R, “ 20.....	7 60
“ 500 blanks, Y, sample 8.....	2 00
“ and ruling 2,000 blanks 104a, “ 21.....	6 80
“ “ 2,000 “ 79g, “ 21.....	6 80
“ “ 960 “ 104 long, “ 21.....	4 80
“ “ 1,920 “ 194, “ 57.....	6 75
“ “ 1,920 “ 182, “ 57.....	6 75
“ 200 certif. of error, 20½, sample 15.....	2 25
“ 200 circulars, sample 25.....	4 00
“ and ruling 300 blanks, 156a, sample 21.....	3 40
comp. on supplement to Auditor General's report, pp. XXXVII to LX,	
24 in all, 213,566 ems @ 29c.....	61 93
presswork, 63 tokens @ 18c.....	11 39
correcting alterations, 17 hours @ 25.....	4 25

February 27, 1889.

Darius D. Thorp,	
For printing and ruling 1,900 blanks 198, sample 57.....	6 75
“ 1,000 blanks 33½, sample 15.....	4 25
“ 1,000 “ 222 “ 15.....	4 25
“ 500 “ 224 “ 15.....	3 00
“ 2,000 “ 32½ “ 15.....	6 75
“ 200 labels, sample 6.....	60
“ and ruling 200 blanks 156b, “ 21.....	3 20
“ “ 200 “ 156c, “ 21.....	3 20
“ 200 blanks 156d, sample 9.....	1 25
“ 100 “ 156c, “ 9.....	1 00
“ 500 “ 171 “ 15.....	3 00
“ 200 “ 177 “ 15.....	2 25
“ 1,500 filing on wrappers, sample 6.....	3 20
“ 500 postal cards, sample 6.....	1 20
“ and ruling 750 sheets for 5 books taxes received, sample 53.....	10 00
“ file box labels 84 changes, @ 10c.....	8 40
“ 500 circulars as to plats 15,476 ems @ 2½c.....	4 49
presswork 6 tokens.....	1 08
printing and ruling 500 blanks 68½, sample 21.....	3 80
“ “ 1,000 “ 98 “ 8.....	3 25
“ “ 400 “ 85b, “ 21.....	3 60
“ “ 500 “ 94k, “ 21.....	3 80
“ “ 100 “ 225 “ 13.....	1 50

Amount carried forward.....\$2,682 51

*Auditor General vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$2,682 51
Darius D. Thorp,	
For printing and ruling 19,200 " Co. No. 14 sample 41.....	62 30
Alterations from copy 1 hour.....	25
printing and ruling 1,920 blanks tax book paper, sample 54.....	11 75
" " 960 " 95f, sample 43.....	4 25
" " 960 " 96e, " 43.....	4 25
" " 500 " R. " 8.....	2 00
" 3,840 " Co. No. 21 sample 16.....	11 50
" and ruling 24,000 " " 3 " 43.....	61 75
" " 300 " 70cc. " 20.....	1 65
" " 200 " 43 " 16.....	2 25
" " 200 " No. 151 " 13.....	1 75
" and ruling 960 " 207 " 49.....	18 50
" " 960 " 205, sample 49.....	18 50
" " 200 " 230, " 18.....	1 25
" 500 postal cards, 2 sides, sample 7.....	2 55
" and ruling 320 blanks, " 20.....	2 00
" 100 blanks 214, sample 13.....	1 50
" 100 " 213, " 13.....	1 50
" and ruling, 96,000 blanks, Co. No. 2, sample 54.....	481 75
" " 1,920 " returns city of Detroit, sample 43.....	6 75

*March 27, 1889.*

Darius D. Thorp,	
For printing 192,000 blanks, Co. No. 1, sample 36.....	961 50
" 500 mailing slips, sample 6.....	1 20
" and ruling 500 analysis sheets, sample 44.....	6 00
" 200 blanks 2d, sample 13.....	1 75
" 5,760 " 95s, " 9.....	15 25
" 1,920 " 95s, " 15.....	6 75
" 7,780 " 95w " 15.....	21 25
" and ruling 200 blanks, 68, sample 20.....	1 30
" 1,000 blanks 222, sample 15.....	4 25
" 500 " 2e " 8.....	2 00
" and ruling 300 blanks 80c, sample 49.....	8 00
" 500 return slips, sample 6.....	1 20
stock for same.....	75
printing 500 blanks Y. sample 8.....	2 00
" 500 " R. " 8.....	2 00
" 500 " M. " 8.....	2 00
" 200 " H. " 9.....	1 25
" and ruling 2,000 blanks 79s, sample 21.....	6 80
" 100 circulars, 226, sample 13.....	1 50
cutting wrappers.....	25

*April 24, 1889.*

Darius D. Thorp,	
For printing and ruling 2,000 blanks, 104 short, sample 21.....	6 80
" 200 blanks, 175, sample 15.....	2 25
" 200 " 183, " 13.....	1 75
Amount carried forward.....	\$4,438 31

*Auditor General vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....						\$4,438 31
Darius D. Thorp,						
For printing and ruling 1,400 blanks, 65, sample 43.....						5 25
" " 3,800 " 169, " 54.....						20 75
" " 200 " 81, " 41.....						5 30
" " 100 " 113b, " 21.....						3 00
" " 2,000 " 141k, " 21.....						6 80
" " 400 " 70dd, " 20.....						2 00
" 1,000 postal cards, sample 6.....						1 20
" and ruling 1,000 blanks, 83I, sample 21.....						4 80
" 7,680 blanks 95a, sample 9.....						20 00
" and ruling 48,000 blanks Co 59, sample 39.....						98 30
" " 96,000 " 60 " 39.....						194 30
" 4,000 liquor tax receipts, 95i, " 56.....						13 00
" and ruling 2,000 blanks, 155 short, sample 21.....						6 80
" " 1,500 " 155, sample 21.....						5 80
" " 1,000 " 155a, " 21.....						4 80
" " 500 " 155b, " 21.....						3 80
" 3,000 cards, 95j, sample 56.....						10 50
" 300 " 95k, " 56.....						3 75
" 1,000 blanks, R, " 8.....						3 25
" 1,000 " 2e, " 8.....						3 25
cutting same.....						20 00

May 29, 1889.

Darius D. Thorp,						
For printing	200	blanks,	74,	sample	9.....	1 25
" " " 200 " T, " 9.....	200	"	T,	"	9.....	1 25
" and ruling 100 supply index.....	100	supply index				2 00
" " " 130 general ".....	130	general	"			2 25
" " " 500 blanks 2I, sample 8.....	500	blanks	2I,	sample	8.....	2 00
" and ruling 200 " 81,.....	200	"	81,			6 50
" 200 liquor receipts, cards, 95i, sample 56.....	200	liquor receipts,	cards,	95i,	sample 56.....	3 50
" 500 blanks, Y, sample 8.....	500	blanks,	Y,	sample	8.....	2 00
" 2,000 " 222, " 15.....	2,000	"	222,	"	15.....	6 75
" and ruling 200 " 128, " 21.....	200	"	128,	"	21.....	3 20
" 500 postal cards, " 6.....	500	postal cards,	"	6.....		1 20
cutting blotting paper.....						25
printing and ruling 500 blanks, (99) sample 21.....						3 80
" 320 blanks, summaries.....						3 50
" and ruling 200 sheets, statements.....						6 50
alterations from copy, 1 hour.....						25
printing and ruling 200 sheets, statements.....						6 50
" " " 1,000 blanks, 85, sample 21.....						4 80
" " " 400 " 40, " 46.....						1 60
" " " 400 " general index, sample 43.....						2 75
" " " 200 " supply index. " 43.....						2 25
" " " 200 " No. 111, " 49.....						6 50
" " " 4,800 " abstract of sales, " 54.....						25 75
" " " 200 " in copy ink, " 15.....						2 25
" and ruling 48,000 " Co. 58, " 39.....						98 30
" " " 960 " 210, " 20.....						4 10
" " " 500 " 56, " 49.....						9 50
" " " 300 " 156b, " 21.....						3 40
" " " 300 " 156a, " 21.....						3 40

Amount carried forward.....\$5,092 26

*Auditor General vs. The State of Michigan.*

## PRINTING.

June 26, 1889.

Amount brought forward.....		\$5,092 26
Darius D. Thorp,		
For printing and ruling	500 blanks, 201j, sample 21.....	3 80
"	" " 500 " 201B, " 21.....	3 80
"	" " 1,000 " 201, " 21.....	4 80
"	" " 500 " 201E " 21.....	3 80
"	" " 300 " 201c " 21.....	3 40
"	200 blanks, 2K, sample 8.....	1 25
"	200 " State tax lands, sample 15.....	2 25
"	500 address slips, sample 6.....	1 20
"	200 blanks, No. 25, sample 13.....	1 75
"	and ruling 200 blanks, No. 111½, sample 51.....	11 25
"	1,000 blanks, 79g, sample 21.....	4 80
"	200 " G, " 21.....	1 25
"	500 circulars, Z, " 10.....	3 40
"	200 blanks, No. 151, sample 13.....	1 75
"	100 " " 213, " 13.....	1 50
"	100 " " 214, " 13.....	1 50
"	and ruling 960 blanks, 77, sample 20.....	4 10
"	" 500 " 157, " 22.....	2 80
"	" 50 " " 49.....	5 00
"	" 500 " 232 " 21.....	3 80
"	" 200 " 53 " 17.....	1 00
"	" 500 " 158 " 17.....	1 75
Total for printing.....		<u>\$5,162 21</u>

## BINDING.

July 25, 1888.

Thorp & Godfrey,		
For binding sheets in book.....		\$0 50
" 44 qr. register of sales, @ \$1.25.....		55 00
paging.....		4 04
binding 253 qr. sales book @ 30c.....		75 90
paging.....		21 70
folding 5760 sheets.....		1 73
binding 7 qr. daily business.....		6 30
paging.....		40
binding 2 qr. U. S. abstracts.....		40
" 1½ " ".....		30

August 29, 1888.

Thorp & Godfrey,		
For lettering 3 letter books.....		1 50
binding 44 qr. register of sales, @ \$1.25.....		55 00
paging.....		4 07
binding sheets in sales book.....		50
" 51 qr. register of sales.....		63 75
paging same.....		4 75
binding sheets in 3 books.....		1 50
Amount carried forward.....		<u>\$297 34</u>

*Auditor General vs. The State of Michigan.*

## BINDING.

*September 26, 1888.*

Amount brought forward.....	\$297 34
Thorp & Godfrey,	
For repairing and binding 54 qr. register of sales, 1.25.....	67 50
paging.....	5 00
making 301 blocks.....	6 02
folding sheets.....	43
100 pcs board.....	5 00
ruling double med. paper for 6 books.....	50 00
printing.....	30 00
binding.....	72 00
125 sheets double medium and ruling.....	15 00

*October 31, 1888.*

Thorp & Godfrey,	
For binding 400 vol. report Auditor General.....	48 00
folding and pasting 1,600 tables.....	3 20
ruling 1 rm. folio.....	1 00
making 20 blocks.....	40
binding 7 qr index @ 40c.....	2 80
ruling same.....	1 50
indexing 5 indexes.....	5 00
rep. and binding 28 qr. State tax lands @ \$1.25.....	35 00
paging.....	2 55
cutting paper.....	50
binding 700 vols. reports @ 12c.....	84 00
folding and pasting tables in 3,800 vol.-15,200 tables.....	30 40
88 lines lettering on side of report.....	8 80

*November 28, 1888.*

Thorp & Godfrey,	
For binding statement of money received.....	3 00
numbering same.....	4 00
binding 40 order books.....	8 00
perforating.....	4 00
repairing and lettering 46 books.....	6 90
binding 63 qr. tax lands @ 60c.....	37 80

*December 26, 1888.*

Darius D. Thorp,	
For binding 7 qr. letter register @ 90c.....	6 30
paging.....	60
binding 3 qr. cash book.....	1 50
paging.....	30
binding 2 qr. treasurer accounts.....	50
" 7 qr. letter index.....	2 80
ruling.....	1 50
indexing 5 indexes.....	5 00
Amount carried forward.....	\$853 64



## BOARD OF STATE AUDITORS.

47

*Auditor General vs. The State of Michigan.*

## BINDING.

*January 30, 1889.*

Amount brought forward.....	\$853 64
Darius D. Thorp,	
For binding 500 pamphlets, supplement to report, @ 20c.....	1 00
"    40 qr. lands advertised, $\frac{1}{2}$ roan @ 30c.....	12 00
"    7 " liquor tax reports, $\frac{1}{2}$ sheep @ 30c.....	2 10

*February 27, 1889.*

Darius D. Thorp,	
For binding 100 vols. Auditor General's report, full sheep @ 47c.....	47 00
mounting 11 lists Co. officers on old board.....	50
"    8 " " " on new board.....	1 20
binding 5 vol. taxes received, extra size.....	25 00

*March 27, 1889.*

Darius D. Thorp,	
For binding 79 qr. unpaid taxes, full sheep, extra size @ \$1.00.....	79 00
paging same.....	7 30
lettering 5 large letter books.....	3 00
mounting on pasteboard 6 State tax land registers.....	3 00
Binding 7 qr. aux. journal, Russia ends, B.....	6 30
paging same.....	64

*April 24, 1889.*

Darius D. Thorp,	
For making 47 memo. pads.....	94
binding sheets in 1 vol unpaid taxes, Huron Co.....	50
"    276 qrs. lands returned delinquent $\frac{1}{2}$ sheets @ 20c.....	55 20
"    58 " Co. treas. receipts $\frac{3}{4}$ roan @ 50c.....	29 00

*May 29, 1889.*

Darius D. Thorp,	
For binding sheets in 1 vol. unpaid taxes.....	50
ruling 1 rm. folio paper.....	1 60
making 20 pads.....	40
binding 54 qrs. State tax lands, Russia E and B @ 90c.....	48 60
paging same.....	5 36
binding 664 qrs. letters @ 10c.....	66 40

*June 26, 1889.*

Darius D. Thorp,	
For rebinding in old cover 1 general index to plats.....	2 50
making 30 pads.....	60
binding extra sheets in 1 book unpaid taxes.....	2 00
"    sheets in 1 book unpaid taxes.....	50
"    4 qrs. statements of money received.....	3 60
paging same.....	40
binding 4 qrs. statement of money disbursed.....	3 60
paging.....	40

Total for binding.....	\$1,263 78
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*Auditor General vs. The State of Michigan.*

## STATIONERY.

*July 25, 1888.*

Theo. L. Backus,		
For 2 doz. inkstands, sample 147.....		\$3 50
1 rm. 200 lb 24x36, Manilla, sample 3 .....		18 00
6 doz. thumb tacks .....		2 40

*August 29, 1888.*

Theo. L. Backus,		
For 1 impression book.....		5 00
12 gro. Gillott's pens.....		12 00
6 " Perry & Co. pens.....		3 83
1 " Faber's blue pencils.....		7 50
1/2 " " red ".....		4 00
1/2 " " green ".....		3 75
6 rm. 80lb 17 1/2 x 42, B. W. paper.....		168 00
4 year dates.....		1 00

*September 26, 1888.*

Theo. L. Backus,		
For 5 sheets carbon paper, n. o. c.....		25
2 purple T. W. ribbon, ".....		2 00
6 gro. No. 92 Ester. pens, sample 48.....		
6 " 9 " " " 48.....		4 73
2 rubber stamps repaired.....		1 50

*October 31, 1888.*

Theo. L. Backus,		
For 24 gro. steel pens.....		19 20
3 M lith. letter heads on bond paper.....		15 00
lith. 3 M impressions.....		9 00
2 M letter heads on bond paper.....		10 00
padding.....		1 80
1 M letter heads.....		5 00
lith. 1 M impressions.....		3 00
padding.....		60
8 gro. bands.....		6 70
1-6 dozen shears, sample 123.....		1 50
1 " pen holders, sample 67.....		1 75
1 " 10x12 copying sheets, sample 201.....		1 40
1/2 " 16-inch flexible rulers, " 176.....		2 00
1-12 " Richardson patent rulers, 178.....		90

*November 28 1888.*

Theo. L. Backus,		
For 1-6 dozen 8-inch shears, sample 122.....		1 34
1 " penholders, " 68.....		2 00
1/2 " 18-inch flexible rulers, sample 177.....		2 50
6 gro. hexagon pencils, " 38.....		31 50
6 " pens.....		3 38

Amount carried forward..... \$356 03

## 49

**STATIONERY.**

*December 26, 1888.*

Amount brought forward.....	\$356 03
Theo L. Backus,	
For 15 lb. white linen twine, sample 206, @ 60c.....	9 00
2 doz. boxes leads for No. 1 rubber pencils n. o. c. @ 50c.....	1 00
5 M J. N. Eyelets, sample 160, @ 40c.....	2 00
6 mem. calendar pads, n. o. c. @ 30c.....	1 80
2 doz No. 1 rubber pencils, sample 41, @ \$3.25.....	6 50

*January 30, 1889.*

Theo L. Backus,	
For 10 rms. 40 lb. Byron Weston 17x28, sample 28, @ 26c.....	104 00
3 Gro. Dixon's S. M. hex. pencils, sample 38, @ \$5.25.....	15 75

*February 27, 1889.*

Theo L. Backus,		
For 40 rms.	36 lb. superfine 17x28, sample 20,	@ 14¼c.....
60	" 18 lb. " 14x17, " 20,	@ " .....
30	" 44 lb. superfine 19½x31, " 20,	@ " .....
10	" 28 lb. " 19x24, " 20,	@ " .....
200	" 24 lb. fine 16x26, " 19,	@ 12c.....
2	" 36x40 rope manilla, 165 lb., sample 4,	@ 11c.....
5	" 54 lb. B. W. Royal, sample 28,	@ 26c.....
50	" 24 lb. superfine 17x22, sample 20,	@ 14¼c.....
30	" 24 lb. " 16x26, " 20,	@ " .....
100	" 48 lb. " 21x32, " 20,	@ " .....
50	" 22 lb. " 15½x19½, " 20	@ " .....
100	" 48 lb. " 22x34 " 20,	@ " .....
4	" 18 lb. B. W. Legal, sample 28,	@ 26c.....
19,200 lith.	note heads made from 5 rms. 22 lb. O. B. folio	.....
	lithographing 19,200 impressions, @ \$2.50	.....
9,600 lith.	letter heads made from 5 rms. 22 lb. O. B. folio, sample 23 @	.....
	19c.....	.....
	lithographing 9,600 impressions @ 3.00.....	.....

**March 27, 1889.**

Theo. L. Backus,	
For 1 rm. 90lb 36x40 rope manilla, sample 4, @ 11c.....	9 90
1-12 gro. No. 3 Faber's pointed rubber, sample 97, @ \$6.75.....	57
1 b x No. 12 anchor rubber, n. o. c.....	75
1 " " 16 " " ".....	75
1 lb No. 12 Faber's artist rubber, sample 94.....	95
4 horn envelope openers, n. o. c., @ 25c.....	1 00
6,086 sheets thick red china, sample 14½, @ \$25.00.....	152 15
1 gro. 6H. Faber's Sib. pencils, " 34.....	10 00
2 doz. steel erasers, sample 109, @ \$3.75.....	7 50
10 lb No. 3 bank pins, " 199, @ 75c.....	7 50
10 lb No. 4 " " 199, ".....	7 50
2 rubber envelope openers, n. o. c., @ 25c.....	50

Amount carried forward	\$3,882 27
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ANNUAL REPORT OF THE  
Auditor General vs. The State of Michigan.

STATIONERY.

April 24, 1889.

Amount brought forward.....	\$3,882 27
Theo. L. Backus,	
For 1/4 doz. short hand books, n. o. c., @ \$1.50.....	75

May 29, 1889.

Theo. L. Backus,	
For 1 rm. 140 lb buff tress. blotting, sample 1, @ 21.....	29 40
8 rolls 54 inch Gern an drawing, " 212, @ \$8.50.....	68 00
lithographing 4 M letter heads, " 31, @ \$3.00.....	12 00
made from 1,000 sheets No. 21 bond folio, sample 7.....	20 00
3 M continuation sheets made from 750 sheets No. 21 bond folio,	
sample 7.....	15 00
padding.....	1 50
1 gro. No. 2 Leon Isaacs' pens.....	1 50
1 " No. 7 " ".....	1 50

June 26, 1889.

Theo. L. Backus,	
For 6 gro. No. 12 De Haans pens, sample 51, @ \$1.00.....	6 00
Total for stationery.....	<u>\$4,037 92</u>

RECAPITULATION.

General allowance.....	\$877 82
Printing.....	5,162 21
Binding.....	1,263 78
Stationery.....	4,037 92
Total allowance to Auditor General.....	<u>\$11,341 73</u>

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

July 25, 1888.

L. H. Briggs,

For expenses examining State roads:

street car, 5c; R. R. fare to Alpena, \$6.50	\$ 6 55
dinner, Bay City	50
bill at Alpena, \$1.50; bill at Flanders, 75c	2 25
" " Atlanta, \$2.50; " " " \$2.25	4 75
livery at Alpena	12 00
bill " " \$2.00; R. R. fare to Cheboygan, \$7.40	9 40
dinner at Alger	40
bill at Cheboygan, \$1.50; livery, \$5.00	6 50
dinner, 50c; R. R. fare to Mackinaw, 50c	1 00
bill at Mackinaw City, \$4.00; R. R. fare to Lansing, \$7.60	11 60
dinner, Grayling, 50c; supper, Owosso, 50c; street car, 5c	1 05
services as secretary of board of control of State swamp lands, Jan. 1, to July 1, 1888	50 00

State Land Office,

For postage for month of August

42 00

Menzo Swart,

For fare, Cheboygan to Indian River

1 00

bill at farm house

50

telegram, 35c; bill at Cheboygan, \$7.50

7 85

fare to Mackinaw, 50c; bill at Mackinaw, \$1.50

2 00

fare to Grand Rapids and sleeper, \$8.30; bus, 25c

8 55

bill at " " \$3.00; bus, 10c

3 10

fare to Lansing, \$2.15; bill, 50c

2 65

" " Flint, \$1.48; " at Durand, 50c

1 98

" " Detroit, \$2.10; " " Detroit, \$2.50

4 60

" " Flint, \$2.10; telegram, 35c

2 45

" " Grand Rapids via Lansing, \$3.63; bill at Lansing, 50c

4 13

bus, 25c; bill, \$2.50

2 75

bus, " " 25c; fare to Manistee, \$3.40

3 65

bill, White Cloud, 50c; bus, 25c

75

livery, \$1.00; bill, Manistee, \$4.50; bus, 25c

5 75

fare to Lansing, \$5.55; hotel, \$1.00

6 55

bus, 25c; hotel, \$2.50

2 75

fare to Flint, \$1.48; fare to Roscommon, \$3.60

5 08

bus, Bay City, 25c; bill, 50c

75

bill Roscommon 75c; fare to Mio, \$2.25

3 00

" halfway house

25

" Mio, 75c; bill, Potts, 25c

1 00

livery, Potts, \$5.00; fare to Oscoda, \$1.60

6 60

fare to Tawas and return

90

bill at Tawas

50

" " Oscoda

5 25

24 days services

96 00

Rufus Swart,

For services and expenses examining trespass on State lands:

hotel, Tawas, 75c; R. R. fare to Thompson, 95c	1 70
dinner, 50c; hotel, Bampfield, \$1.00	1 50
Bampfield for services \$2.00; hotel, \$1.00	3 00
hotel, Goodfellows, 50c; Bampfield, 50c	1 00
dinner, 50c; hotel, Au Sable, 50c	1 00
R. R. fare to Bay City, \$1.90; 2 boat fares to Tawas, \$3.00	4 90

Amount carried forward

\$341 44

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$341 44
Rufus Swart,	
For 2 suppers \$1.00; hotel, Tawas, \$1.75.....	2 75
R. R. to Au Sable, 90c; bus, 50c.....	1 40
blank books.....	50
supplies, \$4.30; hotel, Au Sable, \$2.00.....	6 30
stage, Au Sable to Bampfield, \$3.00; dinner, 50c.....	3 50
hotel, Bampfield.....	1 50
stage fare, 50c; hotel, Orleans, \$2.00.....	2 50
dinner, 50c; bill, Comens, \$1.00.....	1 50
board at Winton's, \$1.75; bill, Mio, \$1.70 at Combs, \$1.50.....	4 95
bill, Hays, \$1.50; McGalvin 12½ days, \$12.50.....	14 00
17½ days services @ \$3.50.....	61 25
hotel, Cummings, \$1.00; dinner, Mio, 50c.....	1 50
" Mio, \$9.00; hotel, \$1.25.....	10 25
" Cummings, 50c; dinner, 50c, supper, 50c.....	1 50
horse hire, \$1.50; hotel, \$1.05.....	2 55
dinner, Saginaw, 50c; R. R., Au Sable to Clio, \$7.30.....	7 80
Archie McGilery 16 days.....	16 00
17 days services, @ 3.50.....	56 00
Geo. A. Patrick,	
For services and expenses examining trespass on State lands:	
R. R. Flint to Lansing, \$1.48; hotel, 50c; bus, 10c.....	2 08
" Lansing to Elsie, \$1.10; " 50c; paid Kelley, \$1.00.....	2 60
dinner, 25c; R. R. Bannister to Ashley, 30c.....	55
" 50c; livery, \$1.00; R. R. Ashley to Elsie, 25c.....	1 75
paid Meaham \$3.00; bus, 10c.....	3 10
hotel, 75c; Elsie to Lansing, \$1.20; to Flint, \$1.48.....	3 43
" 75c; bus, 10c.....	85
R. R. Flint to Lansing and return, \$2.67; hotel, 50c; bus, 10c.....	3 27
4 days' services.....	16 00
Western Union Tel. Co.,	
For messages for July.....	50
William E. Bennett,	
For examining trespass on State tax lands:	
6 days' services.....	18 00
1 " help of W. Mindett.....	2 00
6 " board.....	4 00
Lansing Postoffice,	
For rent of drawer for 3d and 4th quarter of 1888.....	4 00
 <i>August 29, 1888.</i>	
State Land Office,	
For postage for September.....	34 00
L. H. Briggs,	
For expenses in examination of Lynn & Mussy State road:	
street car, 5c.; R. R. to Capac and return.....	4 82
breakfast, 50c.; dinner, 40c.....	90
supper, 50c.; street car, 5c.....	55
Menzo Swart,	
For Mr. Campbell one day.....	5 00
bill at Oscoda, \$10.75; fare to Tawas, 45c.....	11 20
" Tawas, \$1.15; " Flint, \$3.55.....	4 70
" Saginaw, 50c; " Alpena, \$5.65.....	6 15
" Bay City, 50c; bus, 25c.....	75
Duncan McKay, two trips as witness and examining trespass.....	14 00
Amount carried forward.....	\$681 39

## BOARD OF STATE AUDITORS.

53

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$681 39
Menzo Swart,	
For Mr. Rockwood, 1 day.....	2 50
bill at Alpena, \$16.75; fare to McDonald's, \$2.15.....	18 90
"    Black River, \$1.25; fare to Harrisville, 95c.....	2 20
livery to Alcona, \$2.00; to Woods, \$2.50.....	4 50
assistant 1 day, \$1.00; bill at farm house, 25c.....	1 25
bill, Harrisville, \$3.00; fare to Cheboygan, \$4.00.....	7 00
"    Cheboygan, \$1.50; "    Oscoda, \$5.00.....	6 50
"    Oscoda, \$3.00; at Peck's, \$1.00.....	4 00
"    Cameron's, 50c; Bamfield's, \$2.00.....	2 50
"    Barker's 50c; livery to Cameron's, \$6.00.....	6 50
"    Farmers, 20c; bill at Bamfield's, \$2.00.....	2 20
"    "    35c; livery to "    \$4.00.....	4 35
"    Oscoda, \$6.75; fare to Flint, \$4.00.....	10 75
"    Bay City, 50c; bus, 25c.....	75
"    Saginaw, 50c; fare to Lansing, \$2.67.....	3 17
salary July 25 to Aug. 29, both inclusive.....	128 00
Geo. A. Patrick,	
For services examining trespass on State lands:	
R. R. Flint to Lansing and return.....	2 67
dinner, 50c; bus, 10c.....	60
R. R. Flint to Cadillac, \$4.55; Bay City to East Saginaw, 60c.....	5 15
dinner.....	25
hotel, Bay City, \$1.50; dinner, 32c.....	1 85
"    \$1.50; livery, \$2.50.....	4 00
"    Stocking, \$2.00; dinner, 25c.....	2 25
"    \$1.00; assistance, 50c; livery, \$1.50.....	3 00
"    \$1.25; dinner, 25c.....	1 50
"    \$1.50; R. R. Lake City, 75c; livery, \$2.50.....	4 75
"    \$2.00; Lake City to Cadillac, 50c; dinner, 25c.....	2 75
telegram, 50c; assistance, 50c; dinner, 25c; livery, \$2.00.....	3 25
hotel, Cadillac, \$6.40; R. R., Cadillac to Reed City, 90c.....	7 30
R. R., to Baldwin, 55c; to Grand Rapids, \$2.25; hotel, 75c.....	3 55
dinner, 35c; R. R., Grand Rapids to Flint, \$3.42.....	3 77
hotel, Lansing, \$1.50; bus, 10c; supper, 25c.....	1 85
R. R., Flint to Lansing and return, \$2.67; supper, 35c.....	3 02
18 days' services.....	72 00
Henry S. Sleeper,	
For paid for 6 vols. decisions of the Secretary of the Interior in regard to land department.....	6 60
paid commissioner general land office for certified plat.....	1 60
American Express Co.,	
For express.....	1 20
Western Union Telegraph Co.,	
For messages.....	3 23
Lemuel H. Chapman,	
For services and expenses examining trespass on State lands:	
expenses as per voucher attached.....	53 35
31 days' services.....	124 00
Michigan Postal Telegraph Co.,	
For telegram.....	25

September 26, 1888.

State Land Office,	
For postage for October.....	29 00
Amount carried forward.....	\$1,229 20

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,229 20
<b>L. H. Briggs,</b>	
For expenses incurred in examining State roads:	
R. R. fare to Flint, \$1.50; to Midland, \$1.60.....	3 10
bill at Midland, 75c; R. R. to Saginaw, 60c.....	1 35
R. R. East Saginaw to Lansing.....	1 85
lunch, 25c; street car, 5c.....	30
<b>George A. Patrick,</b>	
For R. R. fare Flint to Lansing and return.....	2 67
dinner, supper and car fare.....	60
R. R. Flint to Lansing, \$1.47; dinner and car fare, 35c.....	1 82
" Lansing to Woodville, \$3.65; bus, 25c.....	3 90
hotel, \$1.50; dinner, 50c.....	2 00
" 75c; dinner, 25c; assistance, \$1.00.....	2 00
assistance, 50c; hotel, 75c; livery, \$3.00.....	4 25
hotel, Woodville, \$1.00; R. R. to Otia, 65c.....	1 65
dinner.....	25
hotel, Otia, 75c; R. R. to White Cloud 35c; telegram, 25c.....	1 35
livery, \$2.00; assistance, \$1.00.....	3 00
dinner, 50c; hotel, \$2.00.....	2 50
hotel, \$1.25; dinner, 50c.....	1 75
2 days' livery.....	4 00
hotel, White Cloud, 75c; R. R. to Lansing, \$3.35.....	4 10
dinner, 50c; hotel, Lansing, \$2.00.....	2 50
supper, 50c; bus, 10c.....	60
R. R. Lansing to Flint.....	1 47
13 days' services.....	52 00
<b>Menzo Swart,</b>	
For services and expenses as trespass agent:	
bill at Lansing, \$2.00; telegram, 50c.....	2 50
fare to Petoskey, \$7.30; bill at Saginaw, 50c.....	7 80
bill at Reed City, 50c; at Petoskey, \$1.50.....	2 00
" Petoskey, 50c; fare to East Jordan, 50c.....	1 00
" East Jordan, \$2.25; livery, \$1.50.....	3 75
fare to Petoskey, \$1.00; bill, 1.50.....	2 50
" " Flint, bill \$7.30; Manton, 40c.....	7 70
livery, \$1.00; bill Reed City, \$1.50.....	2 50
bill, Saginaw.....	50
10 days' services.....	40 00
<b>Western Union Telegraph Co.,</b>	
For telegrams.....	3 65
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<i>October 31, 1888.</i>	
<b>Mich. Bell Telephone Co.,</b>	
For 1 coupon book.....	9 00
<b>State Land Office,</b>	
For postage.....	33 00
<b>L. H. Briggs,</b>	
For expenses examining State roads and ditches:	
street car, 5c; R. R. fare to Alpena, \$6.50.....	6 55
dinner, 50c; chair car, 75c.....	1 25
livery.....	4 00
hotel at Alpena, \$6.75; R. R. to Lansing, \$6.50.....	13 25
dinner, 50c; street car, 5c.....	55
<b>Rufus Swart,</b>	
For examination of trespass on State lands:	
R. R. Clio to East Saginaw, 40c; hotel, \$2.00.....	2 40
Amount carried forward.....	\$1,472 11



*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE

Amount brought forward.....	\$1,472 11
Rufus Swart,	
For R. R. Saginaw to Standish, \$1.10; hotel, \$1.00.....	2 10
" Standish to Greenbush, \$2.30; hotel, 75c.....	3 06
man to show corner lines, 50c; hotel, \$1.00.....	1 50
dinner, 25c; hotel, 75c.....	1 00
hotel, Harrisville, 75c; man to show corners, \$1.00.....	1 75
man to help, \$1.50; board at camp, \$2.75.....	4 25
board, Mud Lake, \$2.00; board at Farmers, 75c.....	2 75
" " " \$2.00 " " camp, \$1.00.....	3 00
" at McGurvis, 75c; dinner, 25c.....	1 00
R. R. Harrisville to Au Sable.....	60
hotel, \$3.50; R. R. to Alpena, \$1.70.....	5 20
20 days' time @ \$3.50.....	70 00
Menzo Swart,	
For examining trespass on State lands:	
R. R. Flint to Lansing, \$1.48; hotel, Lansing, \$2.50.....	3 96
" to Saginaw, \$1.85; bus, 25c.....	2 10
bill, Owosso, 50c; bill, Saginaw, \$2.00.....	2 50
fare to Standish, \$1.10; bill, Standish, \$2.00.....	3 10
" " Oscoda, \$1.80; " Oscoda, \$4.13.....	5 93
bill at Barkers, 50; bill, O'Briens, \$1.75; Banfield, \$3.00.....	5 25
" " Elliotts, 50c; livery, \$7.00; bill, Oscoda, \$1.50.....	9 00
fare to Alpena, \$1.70; bill, Alpena, \$4.12.....	5 82
" " Mud Lake, \$1.35; bill, 25c.....	1 60
For fare to Harrisville, 45c; bill, 75c.....	1 20
" " Oscoda, 60c; bill, Oscoda, \$9.00.....	9 60
" " Alpena, \$1.70; bill, Alpena, \$1.87.....	3 57
" " Oscoda, \$1.70; " Oscoda, \$4.87.....	6 57
" " Flint, \$4.00; bill, Bay City, 50c.....	4 50
bill, Saginaw.....	50
fare to Lansing, \$1.48; bill, \$1.00.....	2 48
28 days' time.....	112 00
Geo. S. Paddock,	
For 2 caligraph ribbons.....	1 50
1 caligraph ribbon.....	45
American Express Co.,	
For express.....	55
Western Union Tel. Co.	
For telegrams.....	8 17
<hr/>	
<i>November 28, 1888.</i>	
State Land Office,	
For postage for December.....	36 00
Menzo Swart,	
For services and expenses as trespass agent:	
fare Lansing to Flint, \$1.48; bill, Durand, 50c.....	1 98
" to Lansing, \$1.48; hotel, \$2.00.....	3 48
" to Cadillac, \$4.15; bus, 25c.....	4 40
bill, Big Rapids, \$5.63; telegram, 86c.....	6 49
" Cadillac, \$1.50; livery, \$3.50.....	5 00
" farm house, 50c; fare to Mancelona, \$1.60.....	2 10
livery, \$2.00; telegram, 50c.....	2 50
bill, Mancelona, \$4.00; fare to Grand Rapids, \$4.55.....	8 55
" Reed City, 50c; bus, 25c.....	75
telegram, 25c; bill, Grand Rapids, \$5.00.....	5 25
fare to Lansing, \$1.95; bill, Lansing, \$2.00; Durand, 50c.....	4 45
Amount carried forward.....	\$1,839 63

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,839 63
Menzo Swart,	
For fare to Flint .....	1 48
13 days' services.....	52 00
The following accounts for publishing lists of forfeited State lands was allowed:	
Perry F. Powers,	
News & Express, 8 fol., 5 times .....	16 80
Alfred J. West,	
Atlanta Tribune, 7 fol., 5 times .....	14 70
Charles S. Ramsey,	
Cheboygan Tribune, 7 fol., 5 times .....	14 70
Fred N. Fletcher,	
Alpena Pioneer, 6 fol., 5 times .....	12 60
Fred Denny Lark,	
Presque Isle Co. Advance, 6 fol., 5 times .....	12 60
L. E. Slusser,	
Mancelona Herald, 6 fol., 5 times .....	12 60
Thomas T. Bates,	
Grand Traverse Herald, 5 fol., 5 times .....	10 50
Edward S. Hoskins,	
St. Louis Leader, 5 fol., 5 times .....	10 50
T. B. Willoughby,	
Otsego Co. News, 5 fol., 5 times .....	10 50
John J. Eichern,	
Northern Mail, 5 fol., 5 times .....	10 50
Thorp & Godfrey,	
State Republican, 4 fol., 5 times .....	8 40
Dennis & Tinklepaugh,	
Kalkaska Leader, 4 fol., 5 times .....	8 40
L. M. Sellers,	
Cedar Springs Clipper, 4 fol., 5 times .....	8 40
Hilton & Madison,	
Manistee Times-Sentinel, 4 fol., 5 times .....	8 40
L. A. Sherman,	
The Times, 4 fol. 5 times .....	8 40
J. A. Trotter,	
Tuscola Co. Pioneer, 4 fol., 5 times .....	8 40
L. Mulder,	
De Grondt, 4 fol., 5 times .....	8 40
Albert E. Stilwell,	
Newaygo Republican, 4 fol., 5 times .....	8 40
Charles R. Radcliff,	
Lake Co. Star, 4 fol., 5 times .....	8 40
Cook & Niskem,,	
Hastings Banner, 3 fol., 5 times .....	6 30
Rogers & Wiseman,	
Albion Recorder, 3 fol., 5 times .....	6 30
L. A. Clark & Son,	
Harbor Springs Republican, 3 fol., 5 times .....	6 30
William A. Miller,	
Tawas Herald, 3 fol., 5 times .....	6 30
Geo. E. Gillman,	
Alcona Co. Review, 3 fol., 5 times .....	6 30
Wayne E. Morris,	
Era and Republican, 3 fol., 5 times .....	6 30
Charles H. Lee,	
Saginaw Valley News, 3 fol., 5 times .....	6 30
T. W. Crissey,	
Midland Republican, 3 fol., 5 times .....	6 30
Amount carried forward.....	\$2,145 11

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward .....	\$2,145 11
Carlisle Edson,	
Hart Journal, 3 fol., 5 times .....	6 30
James J. Decker,	
Aranac Independent, 2 fol., 5 times .....	4 20
E. A. Whitney,	
Frankfort Express, 2 fol., 5 times .....	4 20
Leonard J. Merchant,	
St. Joseph Herald, 2 fol., 5 times .....	4 20
E. H. Spoor & Co.,	
Dowagiac Republican, 2 fol., 5 times .....	4 20
J. C. VanDuzer,	
Iron Post, 2 fol., 5 times .....	4 20
T. P. McMasters,	
Luddington Record, 2 fol., 5 times .....	4 20
Sentinel Printing Co.,	
Ionia Sentinel, 2 fol., 5 times .....	4 20
A. S. Coutant,	
Isabella Co. Enterprise, 2 fol., 5 times .....	4 20
John George, Jr.,	
Jackson Daily Citizen, 2 fol., 5 times .....	4 20
Kalamazoo Telegraph Co.,	
Kalamazoo Telegraph, 2 fol., 5 times .....	4 20
E. C. Reid,	
Allegan Gazette, 2 fol., 5 times .....	4 20
Orin Stair,	
Livingston Republican, 2 fol., 5 times .....	4 20
H. O. Fiffeld,	
Menominee Herald, 2 fol., 5 times .....	4 20
Kimball & Turner,	
Pontiac Gazette, 2 fol., 5 times .....	4 20
Jay A. Allen,	
Ogemaw Co. Herald, 2 fol., 5 times .....	4 20
A. C. Martin,	
True Northerner, 2 fol., 5 times .....	4 20
Geo. M. Dewey, Jr.,	
The Times, 2 fol., 5 times .....	4 20
R. W. Ward & Co.,	
Roscommon News, 2 fol., 5 times .....	4 20
L. A. Barker,	
Clarion, 2 fol., 5 times .....	4 20
E. F. Graybill,	
Greenville Independent, 2 fol., 5 times .....	4 20
D. T. Elmer,	
Monroe Commercial, 2 fol., 5 times .....	4 20
Charles Gay,	
Big Rapids Pioneer, 2 fol., 5 times .....	4 20
W. C. Nelson,	
Leelanaw Enterprise, 2 fol., 5 times .....	4 20
Otis Fuller,	
Clinton Republican, 1 fol., 5 times .....	2 10
O. Palmer,	
Crawford Avalanche, 1 fol., 5 times .....	2 10
Ainger & Baxter,	
Charlotte Republican, 1 fol., 5 times .....	2 10
F. H. Rankin & Son,	
Wolverine Citizen, 1 fol., 5 times .....	2 10
Fugene Foster,	
Gladwin Co. Herald, 1 fol., 5 times .....	2 10
Amount carried forward .....	\$2,258 51

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward .....	\$2,258 51
J. C. Bontecue,	
Potoskey Record, 1 fol., 5 times .....	3 10
F. B. Ainger,	
Sturgis Journal, 1 fol., 5 times .....	2 10
R. L. Polk Co.,	
For 1 copy Ingham Co. Directory .....	5 00
Western Union Telegraph Co.,	
For messages for November .....	4 07

*December 26, 1888.*

Roscoe D. Dix,	
For R. R. fare and expenses in attendance of meetings of Board of State Auditors for 1888 .....	135 00
meeting of Board of State Canvassers .....	
expenses of said meeting including R. R. fare and other expenses .....	16 00
Mary Berwick,	
For work on 70 plats .....	24 50
L. H. Briggs,	
For salary as Secretary of the Board of Control of State swamp lands for 6 months ending Dec. 31, '88 .....	50 00
State Land Office,	
For postage for Jan. ....	31 00
Menzo Swart,	
for fare from Flint to Alpena .....	5 65
bill at Bay City, 75c; at Burnams 75c .....	1 50
" " camp .....	1 75
livery 2 days .....	6 00
bill, Alpena, \$7.15; fare to Flint \$5.65 .....	12 80
" Oscoda, \$1.13; Bay City, 75c; Saginaw, 50c .....	2 38
fare to Port Huron, \$1.95; bill, 50c .....	2 45
" " Detroit, \$1.75; bill \$2.50; fare to Flint, \$1.95 .....	6 20
" " Lansing, \$1.48; bill, \$2.00 .....	3 48
" " Battle Creek, \$1.48; bus, 25c .....	1 71
bill, Battle Creek, 75c; fare to Chicago, \$4.80 .....	5 55
15 days' services .....	60 00
American Express Co.,	
For express .....	1 10
Western Union Tel. Co.,	
For messages for December .....	1 00
Britton & Gray,	
For preparing brief filed with Comr. General Land Office in matter of "Middle Grounds" in Saginaw Bay .....	100 00
oral argument before Comr. in above case .....	50 00
paid copyist for copying affidavits in above case .....	10 00
preparation of brief, and oral argument before Sec'y of Interior in same case .....	150 00
cash paid printer's bill in same case .....	27 25
services before congress and elsewhere in matter of indemnity swamp bill .....	100 00
preparing brief in reply to attorneys for J., L. & S. R. R., in matter of certified lands, filed with Sec'y of Interior .....	50 00
cash paid express charges .....	45
" " cost of certified copies sent Sleeper .....	5 00
preparing brief and for argument before Sec'y in matter of certified lands, set for Sept. 28, but continued .....	150 00
motion filed in G. L. O. case of State vs. S. V. Davis .....	15 00
Amount carried forward .....	\$3,297 55

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$3,297 55
Britton & Gray, For preparation of synopsis and oral argument before Sec'y in matter of State vs. railroad companies as to certified lands.....	250 00
Gibson Bros., For 50 copies synopsis of facts and decisions in adjustment of the grant of swamp lands of Mich., 61 pages and cover.....	62 50
7,117 ems extra brevier tables.....	4 27
trimming same.....	50
50 copies brief for State, ref. to swamp land grant, 23 pages and cover.....	24 75

January 30, 1889.

L. H. Briggs, For expenses in examination of Swan Creek improvement: street car, 5c; R. R. Lansing to Saginaw and return, \$3.35.....	3 40
livery, \$2.25; hotel, \$1.75.....	4 00
street car.....	05
State Land Office, For postage for February.....	32 00
Mary Berwick, For work on 143 plate, at 35c each.....	50 05
George A. Patrick, For services adjusting trespass on State lands: R. R. Flint to Bay City and return, \$2.35; dinner, 25c.....	2 60
2 telegrams.....	50
2 days' hotel, \$3.00; 2 R. R. fares Bay City to Standish, \$1.60.....	4 60
2 dinners.....	50
2 stage fares, \$2.00; assistance, 25c.....	2 25
2 telegrams, 50c; paid Badore, \$4.00.....	4 50
stage and R. R. to Bay City, \$1.80; dinner for scaler, 25c.....	2 05
dinner, self and team, 50c; 56 miles to Pt. Phail, \$6.60.....	7 10
paid Bradler, \$1.00; stage to Bay City for self, \$1.80.....	2 80
dinner for self, 25c; witness, 46 miles, \$5.60.....	5 85
hotel, Au Gres, for two, \$5.75; livery 2 days, \$5.00.....	10 75
witness, 19 miles, \$3.00; R. R. Bay City to East Saginaw, 30c.....	3 30
R. R. East Saginaw to Bay City, 30c; street car, 10c; supper, 50c.....	90
street car, 25c; paid scaler for 3 days, \$6.00.....	6 25
hotel, Bay City, \$2.00; supper, 35c.....	2 35
R. R. Flint to East Saginaw.....	1 00
dinner.....	25
R. R. East Saginaw to Guilford.....	50
hotel, 50c; assistance, 75c; dinner, 25c.....	1 50
R. R. to East Saginaw.....	50
R. R. East Saginaw to Flint, \$1.00; supper, 35c.....	1 35
10 days' services.....	40 00
Menzo Swart, For bill at Chicago.....	2 00
fare to Menominee including sleeper.....	9 46
bill at Marinette.....	50
bus at Menominee.....	25
bill " " \$5.00; bus, 25c.....	5 25
fare to Escanaba, \$2.55; bus, 25c.....	2 80
express on books.....	55
bill at Escanaba.....	21 40
bus " ".....	25
fare to Ishpeming.....	2 65
Amount carried forward.....	\$3,875 58

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$3,875 58
Menzo Swart,	
For bill at Ishpeming.....	2 00
fare to Marquette, 60c; bill, \$1.50.....	5 10
fare, Marquette to Flint, including sleeper.....	14 55
bill at St. Ignace, 50c; at Bay City, 50c.....	1 00
fare to Lansing and return.....	2 67
bill at Lansing, 50c; at Durand 50c.....	1 00
fare to Oscoda.....	4 00
bus fare bay City, 25c; bill, 50c.....	75
bill at lumber camp, \$2.00; livery, \$3.00.....	5 00
" " Oscoda, \$3.00; fare to Flint, \$4.00.....	7 00
" " Tawas.....	1 50
" " Bay City, 50c; at Saginaw, 50c; bus, 25c.....	1 25
fare to Detroit, \$1.95; bill, \$2.00.....	3 95
" " Lansing.....	2 55
28 days' services, Dec. 25, to Jan. 30, 1889, inclusive, @ \$4.00.....	112 00
Lansing Post Office,	
For rent of drawer for 1st and 2d quarter, 1889.....	4 00
American Express Co.,	
For express.....	95
Western Union Telegraph Co.,	
For messages for January.....	1 62
Edwin F. Bishop,	
For 1 No. 3 typewriter.....	105 00
1 copy holder.....	2 00
1 rubber cover for typewriter.....	1 00
Tribune Printing Co.,	
For Daily from Dec. 31, '88, to Dec. 31, '89.....	6 00

*February 27, 1889.*

State Land Office,	
For postage for March.....	38 00
Mary Berwick,	
For work on 90 plats, at 35c each.....	31 50
George A. Patrick,	
For R. R. fare Flint to Bay City.....	1 30
" " Bay City to East Saginaw.....	30
" " East Saginaw to Bay City.....	30
dinner, 35c; street car, 10c; livery, \$1.00; supper, 50c.....	1 95
telegram, 38c; hotel, \$2.40.....	2 78
hotel, \$1.00; R. R. Bay City to Standish, 80c.....	1 80
stage to Au Gres, \$1.00; dinner, 25c.....	1 25
witness, 56 miles, \$6.60; livery, \$1.50.....	8 10
stage to Standish, \$1.00; R. R. to Bay City, 80c.....	1 80
hotel Au Gres, \$1.00; dinner, 25c; R. R. to Flint, \$1.30.....	2 55
supper.....	35
R. R. Flint to Bay City, \$1.30; breakfast, 50c; witness, \$1.10.....	2 90
2 dinners, 50c; 2 witnesses, \$4.10.....	4 60
2 dinners, 50c; witness, \$1.00; exchange on draft, 35c.....	1 85
1 witness, \$1.00; hotel, \$1.50.....	2 50
R. R. Bay City to Lansing, \$2.15; supper, 25c.....	2 40
hotel, Lansing.....	1 50
R. R. Lansing to Flint.....	1 48
street car, 10c; supper, 25c.....	35
8 days' services @ \$4.00.....	32 00
Amount carried forward.....	\$4,302 03

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$4,302 03
Menzo Swart,	
For bill at Lansing .....	4 00
fare to Alpena.....	6 55
bill at Bay City, \$2 00; at Alpena, \$4.50.....	6 50
" Flanders, \$2.75; at Hillman, \$1.00.....	3 75
" camp, \$1.75; at Flanders, 75c.....	2 50
Mr. Tubbs, for 3 days' services.....	10 00
livery.....	10 50
bill at Alpena, \$6.00; at Crocker, \$2.75.....	8 75
livery.....	4 50
bill at Alpena, \$1.50; fare to Flint, \$5.65.....	7 15
" Tawas, \$1.50; at Bay City, 50c.....	2 00
bus, Bay City 25c; bill at Saginaw 50c.....	75
fare to Lansing \$1.48; bill, Lansing \$4.00.....	5 48
bill at ".....	2 50
fare to Flint and return.....	2 66
bill at Durand.....	50
23 days' services, Jan. 31 to Feb. 27, \$4.00.....	92 00

*March 27, 1889.*

State Land Office,	
For postage for April.....	32 00
John F. Wilkinson,	
For special typewriting work in land office.....	25 00
Mary Berwick,	
For work on 170 plats at 35c.....	59 50
E. A. Smith,	
For taking and transcribing 56 folios of testimony in State vs. F. & P. M.	
R. R. Co. at 20c.....	11 20
swearing 1 witness, 25c; making 7 exhibits, \$1.75.....	2 00
George A. Patrick,	
For services and expenses examining swamp lands:	
R. R., Flint to St. Charles.....	1 45
dinner.....	25
hotel, St. Charles, \$3.00; dinner, 25c.....	3 25
hotel, 50c; hotel, 75c; dinner, 25c.....	1 50
".....	50
hotel at Oakley, \$1.00; dinner, 25c.....	1 25
" 75c; dinner, 35c; R. R. to Cheesaning, 15c.....	1 15
telephone.....	25
hotel 4 days, \$4.00; dinner, 25c.....	4 25
" 50c; dinner, 25c.....	75
" 50c; " 25c.....	75
" 50c; " 25c.....	75
hotel.....	2 00
15 days' services, @ \$4.00.....	60 00
Menzo Swart,	
For bill at Lansing, \$4.50; bus, 25c.....	4 75
fare to Williamston and return.....	80
bill at farm house, 50c; at Williamston, \$1.50.....	2 00
livery, Williamston.....	2 00
bill at Lansing.....	3 50
fare to Flint and return.....	2 66
bill at Durand.....	50
fare to Saginaw and return to Flint.....	1 80
bill at ".....	2 00
Amount carried forward.....	\$4,699 93

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,699 83
Menzo Swart,	
For bill at Lansing, \$2.00; at Durand, 50c.....	2 50
fare to Owendale.....	3 98
bus at Imlay City.....	15
bill at Owendale, \$2.00; fare to Lansing, \$3.98.....	5 98
" Imlay City.....	40
" Lansing, 50c; at Durand, 50c.....	1 00
fare to Flint, \$1.48; to Bay City, \$1.30.....	2 78
bill at Bay City, \$5.00; fare to Flint, \$1.30.....	6 30
fare to Lansing.....	1 48
Bill at " \$4.00; fare to Ashley, \$1.45.....	5 45
bill at farm house.....	75
A. A. Zrass for services.....	75
livery & days, \$5.00; bill at mill, 50c.....	5 50
livery.....	50
R. A. Britton, for 2 days' services.....	7 00
bill at Ashley.....	4 50
25 days' services, @ \$4.00.....	100 00
Western Union Tel. Co.,	
For messages for February.....	6 39
American Express Co.,	
For express.....	55
West Publishing Co.,	
For 1 year's subscription to Supreme Court Reporter.....	5 00
1 " " Federal Reporter.....	10 00
A. F. Bell,	
For 1 day at Grand Rapids to see Mr. Taggart.....	10 00
R. R. fare and hotel bill.....	4 50
going to Grayling, 3 1/4 days.....	35 00
R. R. fare to Grayling and return.....	6 00
hotel bills.....	4 75
1 day at Lansing.....	10 00
R. R. fare, \$2.10; dinner, 50c.....	2 60
1 day at Lansing.....	10 00
R. R. fare, \$2.10; dinner, 50c.....	2 60
<hr/>	
<i>April 24, 1889.</i>	
State Land Office,	
For postage for May.....	40 00
Mary Berwick,	
For work on 130 plats, at 35c.....	45 50
Menzo Swart,	
For fare from Ashley to Bannister and return.....	30
bill at Bannister.....	35
" " farm house, self, man and horse.....	75
livery, \$2.00; E. Meachams services, \$1.50.....	2 50
bill at Ashley, \$2.00; fare to Lansing, \$1.45.....	3 45
bill at Lansing, \$2.00; fare to Flint, \$1.48; bill, Durand, 50c.....	3 98
fare to Grand Rapids, \$3.21; bill, Owosso, 50c.....	3 71
bill at " \$4.50; fare to Lansing, 1.95.....	6 45
bill at Lansing, \$6.00; fare to Flint, \$1.48; bill, Durand, 50c.....	7 98
fare to Averills, \$1.75; bill, Saginaw, 50c; livery, \$1.00.....	3 25
bill at farm house.....	75
Wm. Monroe, for 7 days' services.....	14 00
bill at Averills, \$4.50; livery, \$7.00.....	11 50
fare to Flint, \$1.75; bill at Saginaw, 50c.....	2 25
fare to Lansing.....	1 48
25 days' services.....	100 00
Amount carried forward.....	\$5,204 54



*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$5,204 54
George A. Patrick,	
For livery, \$1.50; dinner, 25c.....	1 75
hotel, 75c; dinner, 25c.....	1 00
“ 50c; “ 25c.....	75
R. R. to Chesaning.....	15
hotel, 75c; R. R. to Garfield, 35c.....	1 10
dinner, 25c; R. R. to “ 10c.....	35
hotel, \$3.00; R. R. to Lansing, \$1.60.....	4 60
dinner and supper, \$1.00; street car, 10c.....	1 10
R. R., Lansing to Flint and return.....	2 66
hotel at Lansing, \$2.50; R. R. to Flint, \$1.47.....	3 97
street car, 10c; supper, 50c.....	60
R. R. Flint to Freeland, \$1.35; dinner, 25c.....	1 60
dinner, self and team.....	50
livery, \$1.50; hotel, \$1.50.....	3 00
R. R. Freeland to Flint.....	1 35
supper.....	50
16 days' services.....	64 00
R. R. Flint to Lansing and return.....	2 67
American Express Co.,	
For express.....	4 30
Mich. Bell Telephone Co.,	
For 1 special ticket book, @ \$10.00; less 10%.....	9 00
United States Express Co.,	
For express.....	25
Western Union Tel. Co.,	
For messages for March.....	3 09
Geo. E. Taylor,	
For 26 descriptions, to owners, by order of Attorney General.....	6 50
E. F. Allen,	
For making search and entry to title to State lands, by order of Attorney General.....	17 00
Britton & Gray,	
For paid Commissioner General, Land Office, for copies of letters to general land in regard to adjustment of swamp land tract (1850 to 1875), as per order Land Commissioner.....	27 96
U. S. Land Office,	
For making search of files in the U. S. Land Office, Grayling, Mich., and making copies at request of Attorney General.....	16 00
R. L. Polk & Co.,	
For 1 Michigan State Gazetteer.....	5 00
<i>May 29, 1889.</i>	
John F. Wilkinson,	
For special typewriting for land office.....	25 00
George A. Patrick,	
For services on swamp land examination by order of Atty. Genl:	
hotel at Lansing.....	1 50
supper, 50c; 1 day's services, \$4.00.....	4 50
State Land Office,	
For postage for month of June.....	41 00
L. H. Briggs,	
For expenses incurred in the examination of the Grand River State Improvement:	
R. R. fare to Jackson and Return.....	2 00
Amount carried forward.....	\$5,459 29

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$5,450 29
L. H. Briggs,	
For dinner at Jackson .....	50
Menzo Swart,	
For bill at Lansing.....	3 50
fare to Flint, \$1.48; bill at Durand, 50c.....	1 98
“ “ Oscoda, \$4.00; bill at Bay City, 25c.....	4 25
bus at Bay City, 25c; at Oscoda, 25c.....	50
bill at Oscoda.....	7 50
bus “ “ 25c; fare to Alpena, \$1.70.....	1 95
bill at Alpena, \$12.00; bill “ 45c.....	12 45
“ “ Thompson's Harbor.....	40
W. Crawford, 3 days' work, 9.00; bill at camp, \$2.00.....	11 00
livery bill, 4 days.....	8 00
telegram.....	50
bill at Alpena, \$16.25; bill at O'Neils, 75c.....	17 00
bill at farm house, \$2.00; bill, 90c; oats, 75c.....	3 65
3 days' livery and man.....	7 50
bill at Alpena, \$6.25; fare to Harrisville, \$1.25.....	7 50
bill at Harrisville.....	2 00
bill at Greenbush, \$2.50; livery, \$2.50.....	5 00
man, 2 days, \$5.00; fare to Oscoda, 40c.....	5 40
bill at Oscoda, 50c; bus, 50c.....	1 00
fare to Alpena.....	1 70
bill at Alpena, \$7.50; telegram, 33c.....	7 83
fare to Oscoda, \$1.70; bus, 25c.....	1 95
bill at Oscoda, \$1.10; bus, 25c.....	1 35
fare to Flint, \$4.00; bills, 85c.....	4 85
fare to Lansing.....	1 48
33 days' services, April 24 to May 29, @ \$4.00.....	132 00
Western Union Telegraph Co.,	
For messages for April.....	2 04
The R. D. Swisher Mfg. Co.,	
For 1 No. 6 Gem band dating stamp.....	5 00
repairs on self inking stamp.....	1 00
B. D. Pritchard,	
For services in case of State vs. F. & P. M. R. R. Co.....	10 00
C. L. Rounds,	
For 1 roll prepared paper.....	4 00
1 roll E. T. tracing paper.....	3 50
¼ doz. ink, No. 3021, \$1.00; pens, 70c.....	1 70
¼ doz. penholders.....	80
boxing.....	1 00
<i>June 26, 1889.</i>	
State Land Office,	
For postage for July.....	27 00
L. H. Briggs,	
For making complete copies of plats of U. S. survey in case of People vs. F. & P. M. R. Co., 33 copies @ \$1.50.....	49 50
salary as secretary of board of control of State swamp lands, for six months, ending June 30, 1889.....	50 00
Roscoe D. Dix,	
For R. R. fare and hotel expenses visiting Kalamazoo, Dowagiac, Battle Creek, Jackson and Detroit.....	29 40
6 days' time for same.....	18 00
R. R. fare and hotel expenses visiting Holland, Muskegon, Grand Rapids and Allegan.....	16 00
Amount carried forward.....	\$5,930 97

*State Land Office vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$5,930 97
Roscoe D. Dix,	
For 4 days' time for same.....	12 00
5 days' services at office.....	15 00
R. R. and hotel expenses at said meeting.....	21 00
The above for services and expenses as member of Board of Review for assessment of telegraph and telephone lines for the year 1888:	
Menzo Swart,	
For bill at Lansing.....	40
fare to Flint, \$1.48; bill at Durand, 50c.....	1 98
fare to Hersey, \$3.55; bill at Hersey, \$1.50.....	5 05
fare to Farwell.....	90
Henry Becker, assistant.....	75
livery at Ewart, \$1.00; bill, 75c.....	1 75
bill at Farwell, \$1.50; livery, \$2.00.....	3 50
E. B. Welsh, assistant.....	1 00
fare to Mt. Pleasant, 60c; bill, \$2.00.....	2 00
fare to Flint, \$2.65; bill at Midland, 35c.....	3 00
bill at Saginaw, \$1.50; fare to Lansing, \$1.48.....	2 98
7 days' services.....	28 00
American Express Co.,	
For express.....	25
Western Union Tel. Co.,	
For messages for May.....	1 55
Michigan Postal Telegraph Co.,	
For messages.....	4 63
Moses Taggart,	
For drafting affidavits for motion to set aside non-suit and declarations in State vs. Mc Lennan et al. Bay circuit, by request of State Land Dept.	25 00
A. C. Bishop,	
For 2 typewriter ribbons.....	2 00
11 sheets purple carbon.....	44
100 " " ".....	4 00
Total for general allowance.....	<u>\$6,068 15</u>

## PRINTING.

*July 25, 1888.*

Thorp & Godfrey,		
For printing 160 blanks, sample 53.....	\$4 00	
" 300 " " 17.....	1 25	
" 2,000 " " 8.....	5 75	

*August 29, 1888.*

Thorp & Godfrey,		
For printing 500 blanks, sample 15.....	3 00	
" 400 " " 6.....	1 00	
Amount carried forward.....	\$15 00	

## ANNUAL REPORT OF THE

*State Land Office vs. The State of Michigan.*

## PRINTING.

*September 26, 1888.*

Amount brought forward.....	\$15 00
Thorp & Godfrey,	
For printing 4,000 letter heads.....	4 00
"        200 blanks, sample 18.....	1 25
"        3,150 "        "        8.....	8 75

*October 31, 1888.*

Thorp & Godfrey,	
For printing 300 blanks, sample 15.....	2 50
cutting paper.....	50

*November 28, 1888.*

Thorp & Godfrey,	
For cutting paper.....	2 00

*December 26, 1888.*

Darius D. Thorp,			
For printing	575	blanks, 29, sample 13.....	2 75
"	2,000	" receipts, 17, sample 6.....	4 20
"	100	" 32, sample 15.....	2 00
"	300	" 34, " 15.....	2 50
"	300	" 32½, " 15.....	2 50
"	250	postal cards, " 6.....	80
"	3,000	letter heads.....	3 00
" and ruling	400	blanks, sample 45.....	5 25
"	1,000	4-pp. circulars.....	14 00
"	250	postal cards, sample 6.....	80
"	1,000	receipts, 70, " 8.....	3 25

*January 30, 1889.*

Darius D. Thorp,		
For printing 300 blanks, 41, sample 15.....		2 50

*February 27, 1889.*

Darius D. Thorp,		
For printing and ruling 4,000 note heads.....		4 00
"        3,000 receipts 57, sample 8.....		8 25
"        200 blanks 33, " 15.....		2 25

*March 27, 1889.*

Darius D. Thorp,		
For printing 3,000 blanks, 3, sample 8.....		8 25
"        and ruling 960 blanks, register of moneys, sample 20.....		4 10
Amount carried forward.....		\$104 40

*State Land Office vs. The State of Michigan.*

## PRINTING.

*April 24, 1889.*

Amount brought forward.....	\$104 40
Darius D. Thorp,	
For printing 6,000 blanks, 76, sample 8.....	15 75
"    and ruling 400 blanks, 27, sample 18.....	1 75
"    1,000 blanks, 24½, sample 8.....	3 25

*May 29, 1889.*

Darius D. Thorp,	
For printing 3,000 blanks, I, sample 8.....	8 25

*June 26, 1889.*

Darius D. Thorp,	
For cutting paper.....	25
"    "    ".....	25
Total for printing.....	<u>\$133 90</u>

## BINDING.

*July 25, 1888.*

Thorp & Godfrey,	
For binding 5 qr. payment to treasurer.....	\$4 50
paging.....	44
binding plat book.....	8 00
rep. and mounting on cloth 300 plats.....	90 00
binding 1 register.....	8 00
"    5 qr. pat. index.....	3 00

*August 29, 1888.*

Thorp & Godfrey,	
For binding 2 vols. plat abstracts, Russia ends and bands.....	16 00
"    1 plat book, full Russia, extra, vol. 3.....	10 00
"    1    "    "    "    vol. 4.....	10 00
"    1 vol. plat abstract.....	8 00
repairing 74 plats.....	14 80

*September 26, 1888.*

Thorp & Godfrey,	
For ruling 1 rm. field notes.....	2 00
folding and stitching.....	40
making 28 pads.....	56
binding 2 vols. field notes.....	9 00
42 index plats.....	1 68
binding 1 book, original surveys.....	2 00
25 index plats.....	1 00
paging.....	80
repairing 217 plats.....	43 40
Amount carried forward.....	<u>\$233 58</u>

## ANNUAL REPORT OF THE

*State Land Office vs. The State of Michigan.*

## BINDING.

*December 26, 1888.*

Amount brought forward.....	\$233 58
Darius D. Thorp,	
For 2 canvas covers.....	6 00
repairing 80 plats.....	24 00

*January 30, 1889.*

Darius D. Thorp,	
For binding 10 qrs. taxes ret'd., 1887, $\frac{1}{2}$ sheep @ 30c.....	2 00
making 100 pads.....	2 00
"    20    ".....	40
folding 1,000 circulars, No. 1.....	30
binding 1 plat book N. & E. vol. 2, full Russia.....	10 00
repairing and mounting in cloth, 150 plats, @ 30c.....	45 00
ruling 2 reams field notes.....	3 00
folding and stitching same.....	80

*February 27, 1889.*

Darius D. Thorp,	
For 5 canvas covers for plat books—lettered.....	10 00
binding 2 plat books, full Russia, vols. 1 and 2.....	20 00
2 canvas covers for same.....	4 00
rep. and mounting on cloth 102 plats @ 30c.....	30 60

*March 27, 1889.*

Darius D. Thorp,	
For rep. and mounting on cloth, 154 plats, @ 30c.....	46 20

*April 24, 1889.*

Darius D. Thorp,	
For binding 1 plat book, full Russia, vol. 1.....	10 00
canvas cover for same.....	2 00
making 56 pads.....	1 12
binding 1 plat book in full Russia, vol. 2.....	10 00
canvass cover for same.....	2 00
repairing and mounting on cloth, 170 plats @ 30c.....	51 00
binding 8 qrs. money rec'd, Russia ends and bands.....	4 00
paging same.....	80

*May 29, 1889.*

Darius D. Thorp,	
For making 10 pads.....	20
20 pieces pasteboard.....	1 00
binding 1 plat book, vol. 3, full Russia.....	10 00
canvas cover for same.....	2 00
Total for binding.....	\$532 00

## BOARD OF STATE AUDITORS.

69

*State Land Office vs. The State of Michigan.*

## STATIONERY.

*August 29, 1888.*

Theo. L. Backus,	
For 1 Watson's Interest Table.....	\$3 00
300 cards.....	4 50

*October 31, 1888.*

Theo. L. Backus,	
For 1 No. 1 monograph.....	15 00

*November 28, 1888.*

Theo. L. Backus,	
For 3 M. Eyelets.....	1 20
1 doz. Carter's Combined Ink.....	6 60

*December 26, 1888.*

Theo. L. Backus,	
For 1 mimeograph, T. W. Attachment n. o. c.....	5 00

*January 30, 1889.*

Theo. L. Backus,	
For 4 rms. 14 lb. superfine 14x17, sample 20, @ 14¼c.....	7 98
4 " 16 lb. " 14x17, " 20, @ ".....	9 12
2 " 18 lb. " Scotch linen ledger, 14x17, sample 28, @ 26c.....	9 36
2 letter files to order, n. o. c.....	2 00

*February 27, 1889.*

Theo. L. Backus,	
For 10 M 7 in. lith. plates, sample 218, @ \$2.00.....	200 00

*March 27, 1889.*

Theo. L. Backus,	
For 1 roll 36 in. mtd. eggshell D. paper, sample 213.....	6 25
Amount carried forward.....	\$270 01

## ANNUAL REPORT OF THE

*State Land Office vs. The State of Michigan.*

## STATIONERY.

May 29, 1889.

Amount brought forward.....	\$270 01
Theo. L. Backus,	
For 1 rm. 140 lb. treas. blotting, sample 1, @ 21c.....	29 40
2 gro. 128 Est. pens, sample 48.....	98
¼ doz. 9 in. bankers' shears, sample 123, @ \$9.00.....	2 25
1 doz. qts. Carter's fluid, sample 80.....	4 50
20 M 763-6¼ gov. envelopes, sample 275, @ \$1.80.....	36 00
lithographing 20 M impressions, @ \$2.50.....	50 00
Total for stationery.....	<u>\$393 14</u>

## RECAPITULATION.

General allowance.....	\$6,068 15
Printing.....	133 90
Binding.....	532 00
Stationery.....	393 14
Total allowance for State Land Office.....	<u>\$7,127 19</u>



*Attorney General vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

Moses Taggart,	
For telephone.....	\$0 25
R. R. fare, Muskegon, Webster & Irwin land matter.....	6 00
hotel, 50c; carriage and street car, 50c.....	1 00
postage for Attorney General's office for August.....	9 00
Jacob Bernatz,	
For serving papers in case of State vs. board supervisors of St. Clair Co....	1 50
W. H. Cole,	
For services as sheriff of Shiawassee Co.:	
mileage, 35 miles.....	3 50
services, 75c; copy, 25c.....	1 00
Arie Woltman,	
For serving copy of order to show cause, on clerk of Ottawa Co.....	1 10
Daniel T. Randall,	
For serving order and petitions, Auditor General vs. treasurer of Tuscola Co.	2 00
Ford & Bender,	
For taking and copying brief, People vs. Crego, 36 folio.....	5 40
“ “ “ “ “ “ Uray, 33 “.....	4 95
“ “ “ petition of Aud., Gen. 24 folio 3 copies.....	4 80
“ “ “ “ “ “ “ 54 “ “.....	10 80
“ “ “ “ “ “ “ 20 “ “.....	4 00
United States Express Co.,	
For express.....	25
Lansing Postoffice,	
For box rent for 3d and 4th quarters of 1888.....	1 50

*August 29, 1888.*

Moses Taggart,	
For postage for September.....	9 00
telegrams, 25c; express, \$1.15.....	1 40
M. C. Burch,	
For services and expenses in State vs. Michael Engleman:	
time spent in case to date, 2½ days.....	50 00
“ “ at Lansing, 1 day.....	25 00
expenses of trip.....	3 75
time drafting stipulations and letters to Ramsdell and Benedict.....	5 00
“ at Manistee reviewing case, 2 days.....	50 00
expenses of trip.....	11 62
“ preparing 2 writs of authority.....	5 00
paid stenographer.....	50
preparing declarations, 3 days.....	60 00
“ looking up authority, ½ day.....	10 00
“ preparing case.....	10 00
“ at Lansing looking up records, 1½ days.....	37 50
expenses of trip.....	7 50
looking up authority in case, ½ day.....	10 00
“ over matters with trespass agent, ½ day.....	10 00
consulting with Attorney General, ¼ day.....	5 00
amount paid stenographer.....	1 90
“ “ “.....	5 35
drafting stipulations.....	2 00

Amount carried forward..... \$377 57

## ANNUAL REPORT OF THE

*Attorney General vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*September 26, 1888.*

Amount brought forward.....	\$377 57
Moses Taggart,	
For telegram for State.....	25
stenographing opinion and pleadings.....	10 00
expenses attending insurance policy commission.....	2 00
postage for office for September.....	9 00

*October 31, 1888.*

Moses Taggart,	
For telegrams, 25c; special delivery, 40c.....	65
telephone, 50c; telegram, 25c.....	75
R. R. fare, \$6.30; street car and bus, 50c.....	6 80
paid stenographer, People vs. Macord and Bd. Supervisors of Ottawa county.....	5 00
paid stenographer, opinions.....	4 00
telegrams, 60c; express, 25c.....	85
postage for office for November.....	9 00
Western Union Telegraph Co.,	
For telegrams.....	3 68
Loomis & Ouderdorf,	
For 20 copies brief, Bd. Supervisors, vs. Grand Traverse Co.....	7 20
20 " " Jas. M., vs. Van Tassell, Co. Treas. Tuscola Co.....	4 20
B. J. Morgan,	
For serving papers on O. P. Carver, clerk board of supervisors, Grand Traverse county.....	1 00
Butterfield & Keeney,	
For services making brief, case of People vs. Treasurer of Tuscola Co.....	100 00
preparation and adjournment People vs. Grand Traverse Co.....	175 00
2 days' expenses at Lansing.....	6 75

*November 28, 1888.*

Moses Taggart,	
For telegram, 25c; express, 45c.....	70
" " 25c " 25c.....	50
express, 25c; telegram, 25c.....	50
telephone.....	25
R. R. fare, East Saginaw, \$4.20; hotel, \$3.25.....	7 45
bus and street cars.....	80
postage for Atty. Genl. Office.....	15 00
Western Union Telegraph Co.,	
For messages for November.....	67
T. H. Flood,	
For Bacon's Benefit soc.....	5 50
R. L. Polk & Co.,	
For 1 copy Ingham Co. Directory.....	5 00
H. O. Call,	
For service of papers, case of People vs. Sparrow.....	2 50
Amount carried forward.....	\$762 57

## 73

### GENERAL ALLOWANCE.

Amount brought forward	\$762 00
Edward Cahill,	
For 1 days' work in office; R. R. cases	15 00
1 " " " " " "	15 00
1 " briefing questions	15 00
1 " preparing petitions, \$15.00; telegram, 25c	15 25
1 " in swamp land cases	15 00
2 " in Detroit arguing motion	25 00
expenses in "	6 00
1 day in swamp land cases with Attorney General	15 00
argument of motion to dissolve injunction	10 00
telephone, 75c; paid stenographer, \$3.50	4 25
1 day in office, swamp land cases	15 00
telephone to Grand Rapids	75
1 day at Washington, swamp land cases	25 00
time spent with Attorney General	10 00
½ day " " "	7 50
1 " examining correspondence	15 00
1 " " "	15 00
telephones	50
1 day in office, swamp land cases	15 00
1 " " " " " "	15 00
1 " " " " " "	15 00
1 " " " " " "	15 00
1½ " East Saginaw, \$37.50; expenses, \$6.85	44 35
1½ " " " \$37.50; " \$6.85	44 35
A. F. Rouse,	
For taking and transcribing in triplicate 150 fol., in Sparrow case	45 00
administering oath to witnesses	2 25
2 exhibits	50
taking and transcribing in triplicate 100 fol.	30 00
administering oaths	50
6 exhibits	1 50
triplicate copies of exhibits, 20 fol.	4 00
Moses Taggart,	
For express, 25c; ribbon for typewriter, \$1.00	1 25
expenses, Lansing, Ins. policy commission:	
hotel, \$1.20; chair car, 50c; hack, 60c	2 30
telegram	61
fare to Detroit, \$5.10; hotel, \$1.75; bus, 50c	7 35
postage for office	9 00
American Express Co.,	
For express	40
Western Union Tel. Co.,	
For messages for December	25

Austin Blair,	
For services and expenses in case of Sparrow, et. al:	
expenses, etc., in case of Lesponders.....	5 00
drafting replication and copies.....	10 00
“ order to take proof.....	10 00
attending and taking testimony at Lansing.....	27 75
“ “ “ “ “.....	28 50
correspondence and expenses sending testimony.....	5 00
attending and taking testimony at Jackson.....	25 00
Amount carried forward.....	<u>\$1,336 68</u>

*Attorney General vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,336 68
George Updyke, For services as messenger for Att'y General.....	13 00
John Rawlston, For services as messenger, 3 days.....	3 00
S. V. R. Trowbridge, For postage for office for Feb. . . . .	9 00
telegrams.....	50
E. W. Dart, For copper evaporator.....	1 00
H. H. Larned, For 2 tumblers.....	1 00
American Express Co., For express.....	25
Tribune Printing Co., For daily one year to Jan. 22, 1890.....	6 00

*February 27, 1889.*

S. V. R. Trowbridge, For postage for office for March.....	9 00
"      on Att'y. Genl. Rept. for 1888.....	15 00
Lansing Post Office, For box rent for 1st and 2d quarters, 1889.....	1 50
C. Alsdorf & Son, For 1 hair brush.....	1 75
1 comb.....	25
American Express Co., For express.....	25
Western Union Telegraph Co., For messages.....	29

*March 27, 1889.*

Elmer Fernald, For services as messenger, 4 days in February and 27 days in March.....	31 00
George Updyke, For services as messenger.....	17 00
Moses Taggart, For services preparing brief and assistance on argument, case of Auditor General vs. Board of Supervisors of Shiawassee Co.....	275 00
Telephone messages.....	50
S. V. R. Trowbridge, For postage for month of April.....	9 00
Western Union Tel. Co., For message.....	31

*April 24, 1889.*

Elmer Fernald, For services as messenger for April.....	26 00
Maria Ferry, For proof reading on Attorney General report, 25 hours, @ 25c.....	6 25
S. V. R. Trowbridge, For postage for month of May.....	9 00
R. L. Polk & Co., For Mich. State Gazetteer.....	5 00
Amount carried forward.....	\$1,777 53

*Attorney General vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*May 29, 1889.*

Amount brought forward.....	\$1,777 53
Elmer Fernald,	
For services as messenger for May.....	27 00
S. V. R. Trowbridge,	
For postage for month of June.....	9 00
telegrams for State.....	75
telephones ".....	1 40
American Express Co.,	
For express.....	35
Western Union Telegraph Co.,	
For messages.....	79

*June 26, 1889.*

Elmer Fernald,	
For services as messenger for June.....	25 00
S. V. R. Trowbridge,	
For postage for month of July.....	9 00
telegrams and telephones for State.....	2 40
W. W. Hart,	
For printing brief, People vs. Supervisors Ottawa Co.....	11 00
" supplemental brief, same.....	5 00
Moses Taggart,	
For time at Lansing with Auditor General and committee board of super-	
visors, in case of Auditor General vs. Supervisors Ottawa Co.....	30 00
time at Lansing, on records, with Auditor General.....	30 00
" in preparation of agreed facts, same case.....	40 00
" Grand Haven with Lillie & Farr on amendments to proposed	
facts.....	20 00
5 days' examination of case and original brief.....	100 00
preparation of supplemental brief.....	30 00
time on case and argument in supreme court.....	50 00
expenses at Lansing, \$10.25; at Grand Haven, \$2.00.....	12 25
paid stenographer, \$3.00; telephones, \$3.55.....	6 55
expenses at Lansing at argument.....	6 25
Total for general allowance.....	<u>\$2,194 27</u>

## PRINTING.

*August 29, 1888.*

Thorp & Godfrey,	
For printing 20 cards.....	75
" 3 cards and 25 notices.....	2 50
" brief, circuit court for Ingham Co., 13 pages @ 60c.....	7 80

*October 31, 1888.*

Thorp & Godfrey,	
For brief, People vs. Van Etten, 7 p. @ 60c.....	4 20
12 cards.....	2 25
brief, People vs. Micard, 17 p. @ 60c.....	10 40
record, Aplin vs. Supervisor, Grand Traverse Co., 29 p. @ 60c.....	17 40
" " Vantassel, 25 p. @ 60c.....	15 00
brief, People vs. Evans, 18 p. @ 60c.....	10 80
" " Hicks, 10 p. @ 60c.....	6 00
Amount carried forward.....	<u>\$77 10</u>

## ANNUAL REPORT OF THE

*Attorney General vs. The State of Michigan.*

## PRINTING.

*December 26, 1888.*

Amount brought forward.....	\$77 10
Thorp & Godfrey,	
For record, Aplin vs. Sup. Shiawassee Co. 67 p. @ 60c.....	40 20
100 circulars, sample 8.....	1 00
stock for same.....	1 15
200 blanks, sample 47.....	3 25
100 circulars, sample 13.....	1 50
stock for same.....	2 25
record, Aplin vs. Sup. Ottawa Co., 24 p. @ 60c.....	14 40

*January 30, 1889.*

Darius D. Thorp,	
For comp. on report, Attorney General, pages 1 to 39, end:	
92,014 ems, @ 29c.....	26 68
presswork, 85 tokens @ 18c.....	15 30
correcting alterations, 4½ hours, @ 25c.....	1 13
900 paper covers, sample 13.....	3 50
printing 500 ½ letter circulars, sample 8.....	1 25
stock for same.....	1 35
50 cards, S. V. R. Trowbridge, sample 6.....	40
300 slips, "compliments of," sample 6.....	80
stock for same.....	1 00
500 postal cards.....	5 00
printing 500 postal cards, sample 9.....	1 20
"    48 cards, S. V. R. Trowbridge, sample 8.....	1 00
"    brief, Aud. Gen. vs. Shiawassee Co. 38 p.....	22 80

*February 27, 1889.*

Darius D. Thorp,	
For printing 25 circulars, sample 13.....	1 50

*March 27, 1889.*

Darius D. Thorp,	
For comp. on appendix, Atty. Genl. Report, pages 41 to 72:	
321,104 ems @ 29c.....	93 12
presswork, 68 tokens, @ 18c.....	12 24
alterations, etc., 7 hours, @ 25c.....	1 75
Amount carried forward.....	\$330 87

## BOARD OF STATE AUDITORS.

77

*Attorney General vs. The State of Michigan.*

## PRINTING.

*April 24, 1889.*

Amount brought forward.....	\$330 87
Darius D. Thorp,	
For comp. on report, Att'y Genl., pages 73 to 141, end:	
726,432 ems @ 29c.....	210 67
presswork, 153 tokens, @ 18c.....	27 54
alterations, etc., 12½ hours @ 25c.....	3 13

*May 29, 1889.*

Darius D. Thorp,	
For printing brief, H. H. Aplin vs. Supervisors Ottawa Co.:	
31 pages @ 60c.....	18 60
8,000 ems extra comp. on tabular pages @ 29c.....	2 30
Total for printing.....	<u>\$593 11</u>

## BINDING.

*October 31, 1888.*

Thorp & Godfrey,	
For binding 62 qr. letters.....	\$6 20
“ 3 vol. N. W. Reporter.....	2 25

*December 26, 1888.*

Darius D. Thorp,	
For binding 1 vol. N. W. Reporter.....	75

*February 27, 1889.*

For binding 1 vol. U. S. statistics.....	1 50
“ 1 “ N. W. Reporter.....	75
“ 1 “ Attorney General's Report.....	75
“ 1 “ “ “ “ “.....	47

*April 24, 1889.*

For binding 700 pam. Report, Attorney General, 55.....	3 85
“ 200 vol. “ “ “ cloth, 12.....	24 00
Total for binding.....	<u>\$40 52</u>

## ANNUAL REPORT OF THE

*Attorney General vs. The State of Michigan.*

## STATIONERY.

*August 29, 1888.*

Theo. L. Backus,	
For 2 M. letter heads.....	\$6 24
lith., 2 M impressions.....	6 00
padding.....	1 20
4 M note heads.....	6 75
lith., 4 M impressions.....	10 00
padding.....	1 60
2 M sheets, T. W. Paper.....	2 88
lith., 2 M impressions.....	10 00

*September 26, 1888.*

Theo. L. Backus,	
For 1 gr. gro. No. 50 Faber's Bands, n. o. c.....	4 80

*January 30, 1889.*

Theo. L. Backus,	
For 1 No. 19 Noyes' Dictionary Holder, n. o. c.....	4 00
1 rm. 12 lb Gazelle letter, sample 15, @ 22c.....	2 84
2 " 6 lb " note, " 15, @ ".....	2 84
4 " 24 lb superfine, 19x24, " 20, @ 14¼c.....	13 68
1 Webster's Unab. Dictionary, n. o. c.....	9 50
1 doz. spools red tape, sample 182.....	2 75
1-12 doz. 14-in flex rubber ruler, sample 176, @ \$4.00.....	34
1 pt Treasury crimson ink, n. o. c.....	1 25
1-12 doz. 308 2-in inkstands, sample 147.....	15
6 gro. No. 2 Spencerian pens, sample 50.....	4 80
1 3 part P. O. box, n. o. c.....	60
2 mem. calendars, n. o. c., @ 30c.....	60
4 rm. 18 lb B. W. Legal, n. o. c., @ 30c.....	21 60
½ " P. O. paper.....	1 50

*February 27, 1889.*

Theo. L. Backus,	
For 2 doz. cork penholders, sample 58, @ 80c.....	1 80
2 gro. bands, sample 100.....	7 50
4 M. lith. note heads, made from 1 rm. 24-lb. O. B. folio, sample 23, @ 19c.....	4 56
lithographing 4 M impressions, sample 30.....	10 00
padding extra.....	80
2 M. lith. letter heads, made from 1 rm. 24-lb. O. B folio, sample 23, @ 19c.....	4 56
lithographing 2 M. impressions, sample 31, @ \$3.00.....	6 00
padding extra.....	40
1 rm. 24-lb. Gazelle, 17x28, sample 20, @ 14¼c.....	3 42

Amount carried forward.....	\$154 96
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*Attorney General vs. The State of Michigan.*

## STATIONERY.

*April 24, 1889.*

Amount brought forward.....	\$154 96
Theo. L. Backus,	
For 3 M. 763-6½ Gov. envelopes, sample 275, @ \$1.80.....	5 40
2 " 763-11 " " " 280, @ \$3.80.....	7 60
lithographing 5 M. impressions.....	12 50
1 doz. office sponges, n. o. c.....	1 20
1 " H. B. Sib. pencils, sample 34.....	84
4 pieces Para rubber, " 95.....	40

*May 29, 1889.*

Theo. L. Backus,	
For ¼ rm. paper and envelopes to match, n. o. c.....	1 50
Total for stationery.....	<u>\$184 40</u>

## RECAPITULATION.

General allowance.....	\$2,194 27
Printing.....	593 11
Binding.....	40 52
Stationery.....	184 40
Total allowance for Attorney General.....	<u>\$3,012 30</u>

*Superintendent of Public Instruction vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

Supt. Public Instruction,	
For postage for August.....	\$125 00
Mich. Bell Telephone Co.,	
For messages for June.....	2 20
Western Union Tel. Co.,	
For messages for July.....	12 19
Lansing Postoffice,	
For box rent for 3d and 4th quarters of 1888.....	2 00

*August 29, 1888.*

Supt. Public Instruction,	
For postage for September.....	125 00
American Express Co.,	
For express.....	69 66
Michigan Bell Telephone Co.,	
For messages for July.....	5 65
J. Esterbrook,	
For 4 days' examining teachers.....	12 00
2 " on questions.....	6 00
6 days' board, \$12.00; R. R. fare, \$1.60.....	13 60
R. R. fare to Adrian to visit Industrial Home.....	6 30
2 hack fares, 50c; 2 days' board, \$4.00.....	4 50
R. R. fare to Detroit, \$5.50; hotel, \$2.00.....	7 50
" " " \$5.50; " ".....	7 50
hack fares.....	50
visit to Orchard Lake: R. R. fare.....	6 11
hotel, \$4.00; livery, \$2.00; hacks, 50c.....	6 50
visit, House of Correction: R. R. fare.....	2 50
hotel, \$2.00; hacks, 50c.....	2 50
visit, Agricultural College: Fare.....	1 60
livery, \$3.00; hotel, \$2.00.....	5 00
American Express Co.,	
For express.....	5 15
Western Union Telegraph Co.,	
For messages.....	10 39

*September 26, 1888.*

American Express Co.,	
For express.....	46 00
Mich. Bell Telephone Co.,	
For messages for August.....	6 00
American Express Co.,	
For express.....	18 91
Western Union Tel. Co.,	
For telegrams.....	1 64
Amount carried forward.....	\$511 90

*Superintendent of Public Instruction vs. The State of Michigan.*

## GENERAL ALLOWANCE.

October 31, 1888.

Amount brought forward.....	\$511 90
American Express Co., For express.....	15 07
United States Express Co., For express.....	1 00
Mich. Bell Telephone Co., For messages.....	1 90
Western Union Telegraph Co., For telegrams.....	5 37

November 28, 1889.

American Express Co., For express.....	7 53
Michigan Bell Telephone Co., For messages for October.....	2 00
United States Express Co., For express.....	2 30
Western Union Telegraph Co., For messages for Nov.....	1 00
R. L. Polk & Co., For 1 copy Ingham county directory.....	5 00

December 26, 1888.

Supt. Public Instruction, For postage for January.....	125 00
Michigan Bell Telephone Co., For messages for November.....	3 25
United States Express Co., For express.....	1 21
Western Union Telegraph Co., For messages for December.....	1 40

January 30, 1889.

Lansing Postoffice, For box rent for 1st and 2d quarters, 1889.....	2 00
American Express Co., For express.....	4 20
Mich. Bell Telephone Co., For messages for December.....	3 10
United States Express Co., For express.....	25
Western Union Telegraph Co., For messages for January.....	50
Frank W. Bigelow, For 3 doz. cabt. binding cases.....	15 00
Tribune Printing Co., For Daily, one year to Dec. 31, '89.....	6 00

Amount carried forward..... \$714 98

*Superintendent of Public Instruction vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*February 27, 1889.*

Amount brought forward.....	\$714 98
Supt. Public Instruction,	
For postage for March.....	100 00
American Express Co.,	
For express.....	2 00
Mich. Bell Telephone Co.,	
For messages for January.....	3 80

*March 27, 1889.*

J. Easterbrook,	
For visit to Industrial Home, Adrian:	
R. R. fare.....	6 87
2 days' board.....	4 00
hack fares.....	50
United States Express Co.,	
For express.....	2 50
D. L. & N. Telegraph Co.,	
For messages.....	25
Western Union Telegraph Co.,	
For messages.....	58
Mich. Bell Telephone Co.,	
For messages for February.....	2 75
American Express Co.,	
For express.....	14 49

*April 24, 1889.*

American Express Co.,	
For express.....	9 95
Mich. Bell Telephone Co.,	
For messages for March.....	4 70
United States Express Co.,	
For express.....	85
Western Union Telegraph Co.,	
For messages for March.....	6 08
R. L. Polk & Co.	
For Mich. State Gazetteer.....	5 00

*May 29, 1889.*

American Express Co.,	
For express.....	7 06
Mich. Bell Telephone Co.,	
For messages for April.....	2 10
Western Union Tel. Co.,	
For messages for April.....	1 97
Amount carried forward.....	\$890 43

*Superintendent of Public Instruction vs. The State of Michigan.*

## GENERAL ALLOWANCE.

June 26, 1889.

Amount brought forward.....	\$890 43
Supt. Public Instruction,	
For postage for month of June.....	175 00
J. Estabrook,	
For visit to Battle Creek:	
R. R. fare, \$3.10; board, \$2.00; hack, 50c.....	5 60
visit to Albion College:	
R. R. fare, \$1.50; board, \$2.00; hack, 50c.....	4 00
visit to Coldwater School:	
R. R. fare, \$3.25; board, \$2.00; livery, \$2.00; hack, 50c.....	7 75
visit to Hillsdale College:	
R. R. fare, \$1.60; board, \$2.00; hack, 50c.....	4 10
visit to Detroit College:	
R. R. fare, \$5.50; board, \$3.00; hack, 50c.....	9 00
visit to University:	
R. R. fare, \$4.40; board, \$2.00; hack, 50c.....	6 90
visit to Alma College:	
R. R. fare, \$8.10; board, \$5.00; hack, 50c.....	13 60
Mich. Bell Telephone Co.,	
For messages for May.....	5 15
Western Union Telegraph Co.,	
For messages for May.....	1 51
D. L. & N. Telegraph Co.,	
For message.....	35
United States Express Co.,	
For express.....	30
Total for general allowance.....	<u>\$1,123 69</u>

## PRINTING.

July 25, 1888.

Thorp & Godfrey,					
For printing 600 blanks, sample	13	.....			\$2 75
" 200 " "	13	.....			1 75
" 200 " "	13	.....			1 75
" 500 " "	13	.....			2 50
" 800 " "	13	.....			3 25
" 600 " "	13	.....			2 75
" 700 " "	13	.....			3 00
" 200 " "	8	.....			1 25
" 200 " "	13	.....			1 75
" 300 " "	16	.....			2 50
" 300 " "	7	.....			1 85
" 200 " "	13	.....			1 75
" 400 " "	13	.....			2 25
" 800 " "	13	.....			3 25
" 800 " "	13	.....			3 25
" 800 " "	13	.....			3 25
" 400 " "	13	.....			2 25
" 600 " "	13	.....			2 75
" 800 " "	13	.....			3 25
" 800 " "	13	.....			3 25
Amount carried forward.....					<u>\$53 60</u>

# ANNUAL REPORT OF THE

***Superintendent of Public Instruction vs. The State of Michigan.***

**PRINTING.**

Amount brought forward.....	\$53 60
Thorp & Godfrey,	
For comp. or course of study, county school:	
63,994 ems, @ 20c.....	18 56
presswork, 84 tokens, @ 18c.....	15 12
correcting alterations, 8 hours.....	2 00
comp. on report Supt. Public Instruction, title to CXXXIX, and from p. 240 to 280; 1,352,586 ems, @ 20c.....	892 28
press work, 375 tokens, @ 18c.....	103 50
correcting alterations, 18 hours.....	4 50

*August 29, 1888.*

Thorp & Godfrey,		August 1st, 1888.	
For printing	7,000	questions 1st grade U. S. history, sample 6	14 20
"	7,000	" " geometry, " "	14 20
"	7,000	" " gen. history, " "	14 20
"	7,000	" " grammar, " "	14 20
"	7,000	" " physiology, " "	14 20
"	7,000	" " botany, " "	14 20
"	7,000	" " geography, " "	14 20
"	7,000	" " arithmetic, " "	14 20
"	7,000	" " philosophy, " "	14 20
"	7,000	" " algebra, " "	14 20
"	7,000	" " civil government, sample 6	14 20
"	7,000	" " teaching, sample 6	14 20
"	8,500	" " penmanship, sample 6	17 20
"	7,000	" " 3d grade civil government, sample 6	14 20
"	7,000	" " U. S. History, sample 6	14 20
"	7,000	" " physiology, " "	14 20
"	7,000	" " geography, " "	14 20
"	8,500	" " reading, sample 6	17 20
"	7,000	" " 3d grade, grammar, sample 6	14 20
"	7,000	" " arithmetic, " "	14 20
"	7,000	" " teaching, " "	14 20
"	400	circulars, Antrim Co., sample 13	2 25
"	850	" " Saginaw Co., " "	3 50
"	250	" " Cheboygan Co., " "	2 00
"	700	" " Berrien Co., " "	3 00
"	300	" " Benzie Co., " "	2 00
"	600	" " Barry Co., " "	2 75
"	350	" " Otsego Co., " "	2 25
"	500	" " Osceola Co., " "	2 50
"	300	" " Missaukee Co., " "	2 00
"	500	" " Mecosta Co., " "	2 50
"	450	" " Marquette Co., " "	2 50
"	350	" " Mackinaw Co., " "	2 25
"	700	" " Livingston Co., " "	3 00
"	550	" " Isabella Co., " "	2 75
"	650	circulars, Grand Traverse Co., sample 13	3 00
"	650	" " Clinton Co., " 13	3 00
"	250	" " Alpena Co., " 13	2 00
"	900	" " Oakland Co., " 13	3 50
"	750	" " Van Buren Co., " 13	3 25
"	650	" " Tuscola Co., " 13	3 00
"	750	" " Shiawassee Co., " 13	3 25
"	650	" " St. Joseph Co., " 13	3 00
"	600	" " Ottawa Co., " 13	2 75

Amount carried forward..... 2955 76

*Superintendent of Public Instruction vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....				\$955 76
Thorp & Godfrey,				
For printing	500 circulars,	Oceana Co.,	sample 13.....	2 50
"	750 "	Montcalm Co.,	" 13.....	3 25
"	700 "	Lapeer Co.,	" 13.....	3 00
"	350 "	Houghton Co.,	" 13.....	2 25
"	650 "	Gratiot Co.,	" 13.....	3 00
"	300 "		" 13.....	2 00
"	300 blanks,		" 41.....	6 20
"	800 circulars,	Hillsdale Co.,	" 13.....	3 25
"	700 "	Livingston Co.,	" 13.....	3 00
"	200 "		" 13.....	1 75
"	850 "		" 13.....	3 50
"	5,000 "	No. 5,	" 8.....	13 25
"	100 postals,		" 7.....	1 15
"	100 "		" 7.....	1 15
"	100 circulars,		" 13.....	1 50
"	10,000 blanks,	35,	" 13.....	26 25
"	100 "		" 6.....	40
"	500 circulars,		" 13.....	2 50
"	300 "		" 13.....	2 00
"	4,000 questions, 3d grade teaching,		" 6.....	8 20
"	4,000 " " " geography		" 6.....	8 20
"	4,000 " " " reading,		" 6.....	8 20
"	4,000 " " " U. S. history,		" 6.....	8 20
"	4,000 " " " arithmetic,		" 6.....	8 20
"	4,000 " " " grammar,		" 6.....	8 20
"	4,000 " " " physiology,		" 6.....	8 20
"	4,000 " " " penmanship,		" 6.....	8 20
"	4,000 questions, 3d grade, civil govt., sample 6.....			8 20
"	350 circulars, sample 13.....			2 25
"	50 postals, sample 7.....			1 15
"	500 wrappers, sample 14.....			1 55

September 26, 1888.

Thorp & Godfrey,				
For printing	200 blanks, sample 13.....			1 75
"	800 postal cards, sample 7.....			3 60
"	10,000 ex. enrollment, sample 6.....			20 20
"	10,000 blanks, sample 6.....			20 20
"	4,000 " questions, arithmetic, sample 6.....			8 20
"	4,000 " " civil gov't., " 6.....			8 20
"	4,000 " " reading, " 6.....			8 20
"	4,000 " " geography, " 6.....			8 20
"	4,000 " " teaching, " 6.....			8 20
"	4,000 " " U. S. history, " 6.....			8 20
"	4,000 " " grammar, " 6.....			8 20
"	4,000 " " physiology, " 6.....			8 20
"	4,000 " " penmanship, " 6.....			8 20

October 31, 1888.

Thorp & Godfrey,				
For printing	100 blanks, 18, sample 21.....			3 00
"	300 circulars, sample 13.....			2 00
"	600 " " 13.....			2 75

Amount carried forward.....\$1,243 71

*Superintendent of Public Instruction vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$1,243 71
Thorp & Godfrey,	
For printing 300 circulars, sample 13.....	2 00
"    300    "    "    13.....	2 00
"    500 blanks,    "    28.....	5 00
"    5,000    "    questions, sample 6.....	10 20
"    5,000    "    "    6.....	10 20
"    5,000    "    "    6.....	10 20
"    5,000    "    "    6.....	10 20
"    5,000    "    "    6.....	10 20
"    5,000    "    "    6.....	10 20
"    5,000    "    "    6.....	10 20
"    5,000    "    "    6.....	10 20
"    5,000    "    "    6.....	10 20

*November 28, 1888.*

Thorp & Godfrey,	
For printing 200 blanks, sample 49.....	6 50
"    200    "    "    30.....	1 25
"    1,000    "    "    6.....	2 20
comp. on examination questions, 13,800 ems, @ 29c.....	4 00
presswork, 15 tokens, @ 18c.....	2 70
cutting 3,500 questions.....	3 00

*December 26, 1888.*

Darius D. Thorp,	
For printing 200 circulars, 11, sample 13.....	1 75
"    2,000 envelopes.....	1 00
"    2,500    "    ".....	1 50
"    200 circulars, 21, sample 8.....	1 25

*January 30, 1889.*

Darius D. Thorp,	
For printing 200 blank certificates (17), sample 8.....	1 25
"    300 circulars, Ogemaw Co., sample 13.....	2 00
"    400    "    No. 1, sample 8.....	1 75
"    350 postal cards, sample 7.....	2 20
comp. on course of study in country schools:	
14 pp. in all, 63,994 ems @ 29c.....	18 46
presswork, 18 tokens, @ 18c.....	3 24
correcting alterations, 2 hours, @ 25c.....	50

*February 27, 1889.*

Darius D. Thorp,	
For printing 150 circulars, No. 1, sample 13.....	1 75
"    200    "    "    2,    "    8.....	1 25
"    circulars, No. 3, sample 8.....	4 50
comp. on documents accompanying report of Supt. Pub. Instruction,	
pages 1 to 80—442,274 ems @ 29c.....	128 26
presswork, 230 tokens, @ 18.....	41 40
alterations, etc., 10 hours, @ 25c.....	2 50

Amount carried forward..... \$1,578 72



*Superintendent of Public Instruction vs. The State of Michigan.*

## PRINTING.

March 27, 1889.

Amount brought forward.....	\$1,578 72
Darius D. Thorp,	
For printing 800 circulars, 1 g, Jackson Co., sample 13.....	3 25
“ 800 “ 1 f, Calhoun Co., “ 13.....	3 25
“ 5,000 ex. questions, Reading & Orth, sample 6.....	10 20
“ 300 circulars, 1 h, Manistee Co., sample 13.....	2 00
“ 200 “ 1 c, Arenac Co., sample 13.....	1 75
“ 10,000 envelopes.....	5 00
“ 200 circulars, Keweenaw Co., sample 13.....	1 75
“ 400 “ Lake Co., sample 13.....	2 25
“ 400 “ 1 q, Wexford Co., sample 13.....	2 25
“ 300 “ 1 a, Alcona Co., sample 13.....	2 00
“ 600 “ 1 o, Muskegon Co., sample 13.....	2 75
“ 400 “ 1 k, Bay Co., sample 13.....	2 25
“ 800 “ 1 i, Sanilac Co., sample 13.....	3 25
“ and ruling 600 blanks, register of exam., sample 53.....	8 00
“ 50 labels, sample 6.....	40
“ 500 exam. questions, 8 subjects, sample 6.....	9 60
“ 6,000 “ “ 7 “ “ 6.....	85 40
“ 1,500 “ “ 13 “ “ 6.....	41 60
“ 1,009 circulars, No. 4, sample 10.....	5 15
“ 850 “ 1 m, Kent Co., sample 13.....	3 50
“ 600 “ 1 p, Ottawa Co., sample 13.....	2 75
“ and ruling 200 blanks, 12 a, sample 21.....	3 20
“ 300 circulars, 1 g, sample 9.....	1 50
“ 10,000 “ 3d grade certif., sample 9.....	25 75
“ 200 labels, sample 6.....	60
“ 200 blanks, special certif., sample 9.....	5 75
“ 100 labels, sample 6.....	40
“ 800 circulars, 1 g, Allegan Co., sample 13.....	3 25
“ 400 questions, 3d grade, 8th dist., changes, sample 6.....	8 00
“ and ruling 200 blanks, 1st change, sample 43.....	2 25
“ “ 200 “ 2d, sample 43.....	2 25
“ “ 200 “ 3d, “ 43.....	2 25
“ 200 covers, sample 13.....	1 75
“ 3,600 questions, 3d grade, 8th distinct changes, sample 6.....	59 20
“ 300 circulars, No. 1, Clare Co., sample 13.....	2 00
comp. on report Supt. Public Instruction, pp. 81 to 224:	
370,386 ems, @ 29c.....	107 42
presswork, 414 tokens, @ 18c.....	74 52
correcting alterations, 22 hours, @ 25c.....	5 50
comp. on reprints, transactions State teachers' association, 11 forms.....	11 00
presswork, 33 tokens, @ 18c.....	5 94
alterations, etc., 8½ hours, @ 25c.....	2 13
600 paper covers, sample 13.....	2 75

April 24, 1889.

Darius D. Thorp,	
For printing and ruling 150 blanks, 18, sample 21.....	3 20
“ “ 50 “ 17, “ 21.....	3 00
“ “ 5,000 circulars, No. 5, sample 13.....	13 75
“ “ 350 “ No. 1, “ 13.....	2 25
“ “ 5,250 questions, 3d grade, 8 subjects, sample 6.....	86 40
“ “ 200 circulars, No. 1, Otsego Co., sample 13.....	1 75
comp. on report, pages 1 to 144:	
1,054,116 ems, @ 29c.....	305 70
presswork, 414 tokens, @ 18c.....	74 52
alterations, etc., 28 hours, @ 25c.....	7 00
Amount carried forward.....	\$2,602 05

*Superintendent of Public Instruction vs. The State of Michigan.*

## PRINTING.

*May 29, 1889.*

Amount brought forward.....	\$2,602 05
Darius D. Thorp,	
For printing 500 circulars, 1T, Bad Axe, sample 13.....	2 50
" 10,000 blanks, " 6.....	20 20
" 10,000 " teachers' certif. (8), " 8.....	25 75
" 500 " wrappers, " 14.....	1 55
" 200 " " 14.....	95
" 200 " (36), " 13.....	1 75
" 200 postal cards, " 7.....	1 50
documents with Report Supt. Public Instruction:	
index pp. 225 to 232:	
composition, 36,848 ems @ 29c.....	10 68
presswork, 23 tokens @ 18c.....	4 14
Report Supt. Public Instruction, title page to address to Gov., and	
CXLI to CLIX:	
composition, 177,772 ems @ 29c.....	51 56
presswork, 69 tokens @ 18c.....	12 42

*June 26, 1889.*

Darius D. Thorp,	
For printing 600 blanks, sample 15.....	3 25
" 5,000 envelopes.....	2 50
Total for printing.....	<u>\$6,740 80</u>

## BINDING.

*August 29, 1888.*

Thorp & Godfrey,	
For binding 10,000 daily study.....	\$20 00
" 4,000 note books.....	48 00
" 2,000 " ".....	40 00
" 1,885 Vol. reports, in cloth, @ 12c.....	226 20
" 15 " " ½ morocco.....	18 75
" 2,000 note books.....	40 00
" 100 books, receipts for teachers' institutes.....	12 50

*October 31, 1888.*

Thorp & Godfrey.	
For binding 52 qr. inspectors report, ½ sheep, @ 25c.....	13 00
" 5 " recapitulation, " @ 25c.....	1 25
Amount carried forward.....	<u>\$419 70</u>

## BOARD OF STATE AUDITORS.

89

*Superintendent of Public Instruction vs. The State of Michigan.*

## BINDING.

*December 26, 1888.*

Amount brought forward.....	\$419 70
Darius D. Thorp, For making 62 pads.....	1 24

*January 30, 1889.*

Darius D. Thorp, For ruling 500 blanks.....	1 85
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*February 27, 1889.*

Darius D. Thorp, For binding 2,000 pam., course of study, @ 20c.....	4 00
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*April 24, 1889.*

Darius D. Thorp, For 100 note books, 16 leaves to book.....	12 00
binding 200 books, enrollment.....	2 00
" 100 " special certif.....	12 50
" 200 " third grade.....	25 00
" 50 register of examination, @ 25c.....	12 50
" 8 qrs. conductors' reports, 1/2 Russia, @ 35c.....	2 80
Total for binding.....	<u>\$483 59</u>

## STATIONERY.

*August 29, 1888.*

Theo. L. Backus, For 10 rm. 12lb 13x16 fine, sample 19, @ 12c.....	\$14 40
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*September 26, 1888.*

Theo. L. Backus, For 2 qrs. No. 1 Standard stencil paper, n. o. c., @ 75c.....	1 50
2 " 31 typewriter " " @ \$1.25.....	2 50
3 sheets silk, n. o. c., @ 45c.....	1 35
1 gro. No. 3 Dreka pens, sample 52.....	85
1 " 048, Ester. ".....	45
5lb gray flax twine, sample 208, @ 22c.....	1 10
1/4 steel erasers, sample 110, @ \$4.25.....	1 06
3 qrs. 1 x red cyclostile paper, n. o. c., @ 75c.....	1 50
7,500 lith. note heads, from 2 rm. 26lb O. B. Royal.....	9 88
lithographing 7 1/2 M impressions.....	18 75
Amount carried forward.....	<u>\$53 34</u>

*Superintendent of Public Instruction vs. The State of Michigan.*

## STATIONERY.

Amount brought forward.....	\$53 34
Theo. L. Backus,	
For padding.....	3 00
5,700 lith. letter heads, 3 rms., O. B. folio, @ 19c.....	13 68
lithographing 5 7-10 M impressions, @ \$3.00.....	17 10
padding extra.....	3 42

*December 26, 1888.*

Theo. L. Backus,	
For 5 lb heavy hemp twine, sample 208, @ 22c.....	1 10
6 lb white linen twine, sample 206, @ 60.....	3 60
2 gro. 000¼ rubber bands, sample 100.....	1 75
2 doz. No. 4 pyramid pins, sample 198, @ 75c.....	1 50
¼ doz. Anti-Nervous penholders.....	25
25 lb 120 treasury blotting, sample 1, @ 21c.....	5 25
2¼ M 1,530, 6½ envelopes, sample 257, @ \$1.60.....	4 00
2½ " 763, 6½ " " 275, @ \$1.80.....	4 50
10 rms. 20 lb superfine 17x22, sample 20, @ 14¼c.....	28 50
¼ doz. qts. Carter's mucilage, " 112, @ \$9.00.....	4 50
¼ " " " comb ink, sample 83, @ \$6.60.....	3 30

*March 27, 1889.*

Theo. L. Backus,	
For 1 gro. Faber's pencils, No. 3. sample 32.....	4 40
1 doz. spools red tape, sample 183.....	3 00
1-6 doz. No. 2 R. waste baskets, sample 220, \$8.00.....	1 34
10 M, 6½ manilla envelopes, sample 232, @ 90c.....	9 00
3 doz. No. 5½ thumb tacks, sample 187, @ 50c.....	1 50
5 rms. 12 lb superfine 13x16, sample 20, @ 14¼c.....	8 55
2 gro. No. 3 Dreka pens, sample 52, @ 85c.....	1 70
4 " Est. pens, sample 48.....	1 91

*May 29, 1889.*

Theo. L. Backus,	
For 5 4-5 rms. 50 lb 24x36 manilla, sample 3. @ 9c.....	26 10
5 lb sealing wax, sample 57, @ 22c.....	1 10
1-6 doz. 12-in Banker's shears, sample 124, @ \$16.00.....	2 67
1 10x12 1,000 page full sheep letter book, sample 166.....	2 50
10 rms. 12 lb superfine 13x16, sample 20, @ 14¼c.....	17 10
5 rms. 36 lb " 18x23, " 20, @ ".....	25 65
14½ rms. 22 lb " 15½ x 19½, sample 20, @ 14¼c.....	45 46

*June 26, 1889.*

Theo. L. Backus,	
For 35 rms. 24 lb superfine 16x21, sample 20, @ 14¼c.....	119 70
Total for stationery.....	<u>\$420 47</u>

*Superintendent of Public Instruction vs. The State of Michigan.*

## RECAPITULATION.

General allowance.....	\$1,123 69
Printing.....	2,740 80
Binding.....	483 52
Stationery.....	420 47
Total allowance for Supt. of Public Instruction.....	<u>\$4,768 55</u>

*State Library vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

Pay roll, State Library for July:

J. M. Twait.....	\$50 00
W. M. Clark.....	50 00
A. M. Emery,	
For 1 frame and glass.....	1 25
United States Express Co.,	
For express .....	77
Lansing Postoffice,	
For box rent for 3d and 4th quarters, 1888.....	4 00

*August 29, 1888.*

Wm. M. Clark,	
For services as messenger for August.....	50 00
James M. Twait,	
For services as messenger for August.....	50 00
John Clear,	
For freight and cartage.....	72
American Express Co.,	
For express .....	10 86
For express .....	57

*September 26, 1888.*

Will M. Clark,	
For services as messenger for Sept.....	50 00
J. M. Twaits,	
For services as clerk in library for Sept.....	50 00
American Express Co.,	
For express .....	49

*October 31, 1888.*

J. M. Twaits,	
For salary as clerk in State library for October.....	50 00
W. M. Clark,	
For salary as messenger for October.....	50 00
American Express Co.,	
For express .....	1 29

*November 28 1888.*

James M. Twaits,	
For services as clerk in library for Nov.....	50 00
Amount carried forward.....	\$469 96

## BOARD OF STATE AUDITORS.

93

*State Library vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$469 95
W. M. Clark, For services as messenger for Nov.....	50 00
State Library, For postage for Dec.....	15 00
John Clear, For freight and cartage on books.....	4 89
American Express Co., For express.....	8 72
United States Express Co., For express.....	57

*December 26, 1888.*

W. M. Clark, For salary as messenger for Dec.....	50 00
J. M. Twaits, For services as clerk in library for Dec.....	50 00
State Library, For postage.....	15 00
American Express Co., For express.....	10 70
United States Express Co., For express.....	1 80

*January 31, 1889.*

Will M. Clark, For services as messenger in library for Jan.....	50 00
J. M. Twaits, For services as clerk in library for Jan.....	50 00
State Library, For postage.....	15 00
U. H. Forester, For frames and glass.....	6 50
Lansing Postoffice, For box rent for 1st and 2d quarters of 1889.....	4 00
American Express Co., For express.....	11 68
United States Express Co., For express.....	68 20
Tribune Printing Co., For Daily 1 year to Dec. 31, 1889.....	6 00

*February 27, 1889.*

J. M. Twaits, For services as clerk in library for February.....	50 00
W. M. Clark, For services as messenger in library for February.....	50 00
American Express Co., For express.....	1 09
Amount carried forward.....	\$989 10

## ANNUAL REPORT OF THE

*State Library vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*March 27, 1889.*

Amount brought forward.....	\$989 10
W. M. Clark, For services as messenger in library for March.....	50 00
James M. Twaits, For services as clerk and messenger in library for March.....	50 00
State Library, For postage.....	15 00
American Express Co., For express.....	1 20

*April 24, 1889.*

James M. Twaits, For services as clerk in library for April.....	50 00
W. M. Clark, For services as messenger in library for April.....	50 00
American Express Co., For express.....	3 95

*May 29, 1889.*

James M. Twaits, For services as clerk in library for May.....	50 00
Will M. Clark, For services as clerk in library for May.....	50 00
State Library, For postage.....	15 00
American Express Co., For express.....	2 80

*June 26, 1889.*

Will M. Clark, For services as messenger in library for June.....	50 00
James M. Twaits, For services as clerk in library for June.....	50 00
John Clear, For freight and cartage.....	52
American Express Co. For express.....	13 55
United States Express Co. For Express.....	1 40
Callaghan & Co. For 1 vol. Harrington, 1 vol. Walker, 2 vols. Douglass, 22 vols. Mich. Rept., 1 to 22, for new judge in tenth circuit.....	78 00
Total for general allowance.....	<u>\$1,520 52</u>



## BOARD OF STATE AUDITORS.

95

*State Library vs. The State of Michigan.*

## PRINTING.

*July 25, 1888.*

Thorp & Godfrey,	
For printing 200 blanks, sample 6.....	\$0 60
paper .....	75

*October 31, 1888.*

Thorp & Godfrey,	
For printing 500 blanks, sample 6.....	1 20

*December 26, 1888.*

Darius D. Thorp,	
For printing 400 blanks, sample 6.....	1 00
" 1,000 " " 8.....	3 25
stock for same.....	1 75
composition on Report State Librarian, pp. 1 to 56, inclusive:	
163,764 ems, @ 29c.....	47 49
presswork, 136 tokens @ 18c.....	24 48
correcting alterations, 10 hours.....	2 50

*January 30, 1889.*

Darius D. Thorp,	
For printing 50 slips, Rule XII, sample 6.....	40
stock for same.....	50
printing 2,000 envelopes.....	1 00
" 1,000 " ".....	50
900 covers, Report State Librarian, sample 13.....	3 50

*February 27, 1889.*

Darius D. Thorp,	
For printing 500 receipts, sample 9.....	2 00
stock for same.....	75
printing and ruling 1,000 receipts, sample 12.....	5 50
stock for same.....	1 25

*April 24, 1889.*

Darius D. Thorp,	
For printing 500 blanks, sample 13.....	2 50
stock for same.....	1 25

*May 29, 1889.*

Darius D. Thorp,	
For printing and ruling 1,000 blanks, sample 13.....	3 75
stock for same.....	1 25

Amount carried forward.....	\$107 17
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*State Library vs. The State of Michigan.*

## PRINTING.

*June, 26, 1889.*

Amount brought forward.....	\$107 17
Darius D. Thorp,	
For printing 500 blanks, sample 6.....	1 20
Total for printing.....	<u>\$108 37</u>

## BINDING.

*July 25, 1888.*

Thorp & Godfrey,		
For binding 18 vol. magazines, @ 45c.....		\$8 10
“ 4 “ quarto @ \$1.25.....		5 00
“ 4 “ folio, @ \$1.50.....		6 00
“ 1 “ Official Gazette.....		2 50
“ 1 “ list of patents.....		2 00
“ 1 “ index.....		2 00
repairing 13 volumes.....		6 50

*August 29, 1888.*

Thorp & Godfrey,	
For stamping 5 vols. Mich. reports.....	10

*September 26, 1888.*

Thorp & Godfrey,		
For binding 60 law books, full sheep, @ 47c.....		28 20
“ 10 “ “ @ 42c.....		4 20
“ 1 law magazine eng. calf.....		1 50
“ 4 journals, calf.....		8 00
“ 3 “ “.....		6 00
“ 3 “ “.....		7 50
“ 1 “ “.....		2 50

*October, 31, 1888.*

Thorp & Godfrey,	
For binding 4 vols. Senate and House bills.....	1 80
repairing 4 vol. N. Y. reports.....	50
binding 2 vols. index.....	1 00

*November 28, 1888.*

Thorp & Godfrey,	
For stamping 170 Mich. reports.....	3 40
repairing book.....	50
Amount carried forward.....	<u>\$97 30</u>

*State Library vs. The State of Michigan.*

## BINDING.

Amount brought forward.....	\$97 30
Thorp & Godfrey,	
For mounting maps.....	4 00
binding 2 vols. magazines.....	90
"        1 magazine—extra binding.....	4 00
"        1 "        "        "        ".....	4 00

*December 26, 1888.*

Darius D. Thorp,	
For binding general register, extra binding.....	5 00
paging, 40c; indexing, 50c.....	90
paper for same.....	1 50
ruling.....	2 50
binding legislative register.....	5 00
paging, 25c; indexing, 50c.....	75
paper for same, \$1.00; ruling, \$2.50.....	3 50

*January 30, 1889.*

Darius D. Thorp,	
For binding 32 vols. newspapers, @ \$1.25.....	40 00
"        900 pam. Report State Library, @ 30c.....	2 70

*February 27, 1889.*

Darius D. Thorp,	
For stamping 170 vols. Mich. Reports, vol. 63.....	3 40
binding 5 vol. Official Gazette, @ \$3.00.....	15 00
"        1 index and report.....	2 00
"        1 list of patentees.....	2 00
"        42 vols. magazines, @ 45c.....	18 90

*May 29, 1889.*

Darius D. Thorp,	
For binding 14 vols. magazines.....	7 00
"        16 "        "        @ 45c.....	7 20
"        10 "        quarto size, @ \$1.50.....	15 00

*June 26, 1889.*

Darius D. Thorp,	
For cutting blotting paper.....	50
stamping 170 vols. Mich. Reports, on side.....	3 40
Total for binding.....	<u>\$246 45</u>

*State Library vs. The State of Michigan.*

## STATIONERY.

*September 26, 1888.*

Theo. L. Backus,	
For 2 rns. coarse wrap paper, 240 lb, sample 5, @ 3c.....	7 20
2 M No. 6 white envelopes, sample 274.....	3 40
2 " 6½ " " " 275.....	3 60
2 " 9 " " " 278.....	5 70
1 doz. Carter's 2 oz. crimson, " 85.....	2 00
15 rns. 6 lb note, sample 15.....	19 80
20 " 12 lb foolscap, sample 15.....	52 80
2 " 60 lb 24x36 manilla, sample 3 C.....	10 80

*December 26, 1888.*

Theo. L. Backus,	
For 1 doz. qts. Arnold's fluid, sample 77.....	4 50

*January 30, 1889.*

Theo. L. Backus,	
For 19 gro. rubber bands.....	14 75
1 doz. Faber's red pencils, sample 36, @ \$8.00.....	67
1 " blue " " 35, @ \$7.50.....	63
1 " green " " 37, ".....	63

*May 29, 1889.*

Theo. L. Backus,	
For 1 doz. No. 60 bankers' inkstands, n. o. c.....	1 50
1 " Stafford's com'l ink, qts., ".....	7 50
8 7-12 doz. penholders, n. o. c.....	2 60
3 gro. Est. pens, sample 48.....	1 61

*June 26, 1889.*

Theo. L. Backus,	
For 5 doz. No. 60 bankers' inkstands, n. o. c., @ \$1.50.....	7 50
Total for stationery.....	<u>\$147 19</u>

## RECAPITULATION.

General allowance.....	\$1,520 52
Printing.....	108 37
Binding.....	246 45
Stationery.....	147 19
Total allowance for State Library.....	<u>\$2,022 53</u>

*Supreme Court vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

Charles C. Hopkins,	
For postage for 6 months ending June 30, 1888, for clerks of Sup. Court office.....	\$20 00
Lawyers Co-operative Pub. Co.,	
For 1 copy general digest.....	7 00
Lansing Postoffice,	
For box rent for 3d and 4th qr., 1888.....	2 00

*August 29, 1888.*

American Express Co.,	
For Express.....	35
State Reporter,	
Repairs on typewriter and express.....	7 16
1 record ribbon.....	1 00

*September 26, 1888.*

H. H. Larned,	
For 11 ink stands.....	9 95
3 trays.....	60
J. F. Brown,	
For cleaning and repairing typewriter for clerk's office.....	2 50
American Express Co.,	
For express.....	5 90

*October 31, 1888.*

T. Jay Marcellus,	
For engraving letter and note heads for Supreme Court, making 3,500 impressions with die, and furnishing 4,000 sheets extra linen paper and same number of envelopes.....	44 40
American Express Co.,	
For express.....	55
United States Express Co.,	
For express.....	1 65

*November 28, 1888.*

American Express Co.,	
For express.....	6 60
United States Express Co.,	
For express.....	25
Zabriski & Bennett,	
For 1 band autograph dater.....	6 00
R. L. Polk & Co.,	
For 1 copy Ingham Co. directory.....	5 00
Amount carried forward.....	\$120 91

*Supreme Court vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*December 26, 1888.*

Amount brought forward.....	\$120 91
C. C. Hopkins,	
For postage for office of clerk Supreme Court for 6 months.....	20 00
certified opinion case of Auditor General vs. Tuscola Co.....	3 00
Lawyers Co-operative Publishing Co.,	
For binding 7 vol. reports, \$7.00; express charges, 45c.....	7 45
American Express Co.,	
For express.....	1 35
United States Express Co.,	
For express.....	25
W. D. Fuller,	
For postage for December.....	1 16
repairs on typewriter, \$1.00; 1 ribbon, \$1.00.....	2 00

*January 30, 1889.*

Lansing Postoffice,	
For box rent for 1st and 2d quarters.....	2 00
American Express Co.,	
For express.....	1 95

*February 27, 1889.*

Burnham & Co.,	
For 4 hassocks.....	2 40
W. D. Fuller,	
For 2 ribbon shields @ 20c; 2 ribbon slips @ 10c.....	30
1 black record ribbon.....	1 00
1 red " " \$1.00; 1 type wheel, \$5.00.....	6 00
1 small gear and ratchet.....	21
American Express Co.,	
For express.....	5 70
Edwin F. Bishop,	
For 1 No. 2 cylinder for typewriter.....	2 00

*March 27, 1889.*

United States Express Co.,	
For Express.....	30
Michigan Bell Telephone Co.,	
For messages for February.....	2 25
American Express Co.,	
For Express.....	1 05
Taylor, Woolfenden & Co.,	
For 3 doz. towels.....	9 75

*April 24, 1889.*

H. H. Larned,	
For 1 pitcher, 60c; 1 goblet, 40c.....	1 00
¾ doz. No. 7,039 inks, @ \$9.68.....	7 26
¼ " No. 7,030 " " ".....	2 42
Amount carried forward.....	\$201 71

*Supreme Court vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$201 71
H. H. Larned,	
For ¾ doz. No. 7,003 inks, @ \$6.45.....	4 30
¾ " No. 3,500 trays @ \$2.64.....	84
¾ " No. 3,553, " @ \$3.24.....	81
American Express Co.,	
For express.....	3 15
R. L. Polk & Co.	
For 1 Mich. State Gazetteer.....	5 00

*May 29, 1889.*

American Express Co.,	
For express.....	3 80
The Caligraph,	
For 1 caligraph, @ \$85.00; by 1 second hand caligraph cr. @ \$42.00.....	43 00
Callaghan & Co.,	
paid for changes in plates of Mich. reports made by reporter after reading and revision by the printers:	
106 hours' time pd. Det. F. P. Co. on vol. 53.....	47 70
110 " " " " " 54.....	49 50
Callaghan & Co.,	
For 2 copies of vol. 1, Jacob's & Chaney's Digest for Justices of Sup. Court	13 00

*June 26, 1889.*

W. D. Fuller,	
For postage acct. for May and June.....	2 90
typewriter supplies, ribbon and carbon paper.....	2 45
hooks for holding proof.....	40
John Clear,	
For freight and cartage, as per vouchers.....	5 02
American Express Co.,	
For express.....	2 35
United States Express Co.	
For express.....	1 00
A. C. Bishop,	
For 3 rms., 2 paper, legal ruled.....	4 20
1 " 2 " plain.....	1 30
1 Longley copy holder.....	2 00
West Publishing Co.	
For annual digests, 1887 and 1888.....	16 00
binding N. W. Rep., vol. 42.....	1 00
Total for general allowance.....	<u>\$411 43</u>

## PRINTING.

*July 25, 1888.*

Thorp & Godfrey,	
For printing docket and number cards, 103 forms.....	\$10 30
Amount carried forward.....	<u>\$10 30</u>

## ANNUAL REPORT OF THE

*Supreme Court vs. The State of Michigan.*

## PRINTING.

*August 29, 1888.*

Amount brought forward.....	\$10 30
Thorp & Godfrey, For printing 10 forms record and brief.....	1 00

*September 26, 1888.*

Thorp & Godfrey, For 100 note heads.....	3 00
docket for October term.....	30 00

*October 31, 1888.*

Thorp & Godfrey, For 100 dockets, rearranged, sample 9.....	1 00
stock for same.....	1 00
100 dockets, rearranged.....	1 00
stock for same.....	1 00
1,000 blanks, sample 15.....	4 25
stock for same.....	5 00

*November 28, 1888.*

Thorp & Godfrey, For printing labels.....	80
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*January 30, 1889.*

Darius D. Thorp, For printing 1,000 slips, "compliments of," sample 6.....	2 20
stock for same.....	75
100 dockets, rearranged, sample 8.....	1 00
stock for same.....	75
printing 200 dockets, rearranged, sample 8.....	1 25
stock for same.....	75
docket for Jan. term.....	30 00
cover paper.....	1 00

*February 27, 1889.*

Darius D. Thorp, For printing 500 postal cards, sample 6.....	1 20
" numbers for file boxes, 56 changes.....	5 00
" 2,000 bill of costs, sample 15.....	6 75
" 30 cards, 222, sample 6.....	40
" 30 " 333, " 6.....	40
" 30 " 444, " 6.....	40
" 30 " 555, " 6.....	40
" 20 " 666, " 6.....	40
" 20 " 777, " 6.....	40
" 20 " 888, " 6.....	40
" 20 " 999, " 6.....	40
" 200 envelopes.....	50

Amount carried forward.....	\$113 30
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*Supreme Court vs. The State of Michigan.*

## PRINTING.

*March 27, 1889.*

Amount brought forward.....	\$113 30
Darius D. Thorp,	
For printing file box labels, 64 changes.....	6 40
docket for April term.....	30 00

*April 24, 1889.*

Darius D. Thorp,	
For printing labels for records and briefs, 11 changes, @ 10c.....	1 10
“ 300 blanks, “execution,” sample 15.....	2 50
stock for same.....	1 00
200 dockets as rearranged, sample 8.....	1 25
stock for same.....	75

*May 29, 1889.*

Darius D. Thorp,	
For printing 500 postal cards, sample 7.....	2 55
“ 800 affidavits, “ 8.....	2 25
“ 300 circulars, “ 13.....	2 00
“ 1,000 blanks, “writ of error,” sample 15.....	4 25
“ 500 “ 2 sides, sample 15.....	3 00
“ 500 “ 1 side, “ 13.....	2 50
docket for June term.....	30 00

*June 26, 1889.*

Darius D. Thorp,	
For extra for paper in June docket.....	2 00
100 dockets as re-arranged, sample 13.....	1 50
Total for printing.....	<u>\$206 35</u>

## BINDING.

*August 29, 1888.*

Thorp & Godfrey,	
For binding 76 qr. opinions, @ 40c.....	\$30 40
“ 10 vols. record and brief.....	15 00

*September 26, 1888.*

Thorp & Godfrey,	
For 4 indexes to calendar, Rus. binding, gilt letters.....	20 00
Amount carried forward.....	<u>\$65 40</u>

## ANNUAL REPORT OF THE

*Supreme Court vs. The State of Michigan.*

## BINDING.

*October 31, 1888.*

Amount brought forward.....	\$65 40
Thorp & Godfrey, For binding 2 vols. N. W. Reporter.....	1 50

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*November 28, 1888.*

Thorp & Godfrey, For binding 8 vols. records and briefs.....	12 00
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*February 27, 1889.*

Darius D. Thorp, For binding 1 vol. N. W. Reporter.....	75
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*April 24, 1889.*

Darius D. Thorp, For binding 11 vols. records and briefs, January term, @ \$1.50.....	16 50
“ 1 “ N. W. Reporter.....	75

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*May 29, 1889.*

Darius D. Thorp, For binding 6 vol. records and briefs, @ \$1.50.....	9 00
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*June 26, 1889.*

Darius D. Thorp, For binding 3 extra copies court docket, in morocco, from Jan. 1, 1888, to June, 1889, 18 books.....	18 00
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Total for binding.....	<u>\$123 90</u>
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## STATIONERY.

*July 25, 1888.*

Theo. L. Backus, For 1 doz. qts. Stafford's ink.....	\$7 50
2 gro. pens.....	1 12
1-6 gro. pencils.....	58
express on packages shipped to justices.....	1 60
Amount carried forward.....	<u>\$10 80</u>

## BOARD OF STATE AUDITORS.

105

*Supreme Court vs. The State of Michigan.*

## STATIONERY.

*September 26, 1888.*

Amount brought forward.....	\$10 80
Theo. L. Backus,	
For 2 M. 753-10 envelopes, sample 270, @ \$2.90.....	5 80
2 " 1530-10 " " 261, @ \$2.90.....	5 80
printing 2 M " .....	1 00

*October 31, 1888.*

J. W. Fales & Co.,	
For 2 reams white French folio cut 8x11, @ \$1.75.....	3 50

*November 28, 1888.*

Theo L. Backus,	
For 500 sheets carbon paper.....	1 00

*December 26, 1888.*

Theo. L. Backus,	
For 1 gro. Gazelle pencils, rubber tip, ebony, n. o. c.....	4 00
2 " 000 $\frac{1}{4}$ rubber bands, sample 100.....	1 50
$\frac{1}{2}$ gro. Washington medallion pens, n. o. c.....	75
4 gro. Esterbrook's pens, sample 48.....	2 25
1 doz. No. 1 pocket rubber pencils, sample 41.....	3 25
1 " boxes leads, sample 42.....	50
$\frac{1}{2}$ " Aut. copy pencils, sample 45.....	88
$\frac{1}{2}$ " boxes " leads, sample 46.....	75
1 purple copying T. W. ribbon, n. o. c.....	1 00

*January 30, 1889.*

Theo L. Backus,	
For 3 rms. 24 lb 17x28 pure linen, sample 22, @ 27c.....	19 44
2 " 20 lb 17x28 " " " 22, @ 27c.....	10 80
cutting and ruling.....	3 00

*February 27, 1889.*

Theo L. Backus,	
For 14 sheets large S. carbon, n. o. c.....	2 00
1 journal, indexed to order.....	2 00
4 rms. white French folio, cut letter size, \$1.50.....	6 00
1 " 16 lb Riverside folio, 17x22, sample 22, @ 27c.....	4 32

*March 27, 1889.*

Theo. L. Backus,	
For 1 M. 753, 10 envelopes, sample 270.....	2 90
1 M. 753, 10 " " n. o. c.....	3 50
printing, extra.....	1 50
3 gro. No. 2 Matchless pens, n. o. c.....	3 00

Amount carried forward.....	\$101 24
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## ANNUAL REPORT OF THE

*Supreme Court vs. The State of Michigan.*

## STATIONERY.

*April 24, 1889.*

Amount brought forward.....	\$101 24
Theo L. Backus,	
For 1 rm. 120 lb treasury blotting, sample 1, @ 21c.....	12 60
3 M 3-16 in. novelty staples, n. o. c. @ 27c.....	81
1/4 doz. No. 2 rubber pencils, " @ \$4.50.....	2 25
1 doz. boxes leads, sample 42.....	50
12 lb hemp twine, sample 208, @ 22c.....	2 64

*May 29, 1889.*

Theo L. Backus,	
For 1 rm. 28 lb superfine, 17x28, sample 20, @ 14 1/4c.....	3 99

*June 26, 1889.*

Theo L. Backus,	
For carbon paper, n. o. c. ....	1 00
1 T. W. ribbon, " .....	1 00
Total for stationery.....	<u>\$126 03</u>

## RECAPITULATION.

General allowance.....	\$411 43
Printing.....	206 35
Binding.....	123 90
Stationery.....	126 03
Total allowance for Supreme Court.....	<u>\$867 71</u>

*Commissioner of Insurance vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

H. W. Walker,	
For R. R. fare to Lapeer and return, \$4.16; hacks, 75c.....	\$4 91
breakfast, Durand, 50c; livery, Lapeer, \$2.00.....	2 50
hotel, Lapeer, \$2.00; supper, Durand, 50c.....	2 50
R. R. fare to Lapeer and return.....	4 16
hack fares, 50c; breakfast, Durand, 50c.....	1 00
hotel bill.....	1 00
Commissioner of Insurance,	
For postage for August.....	25 00
Western Union Telegraph Co.,	
For messages for July.....	1 24
Lansing Postoffice,	
For box rent for 3d and 4th quarters, 1888.....	4 00

*August 29, 1888.*

Commissioner of Insurance,	
For postage for September.....	25 00
H. W. Walker,	
For R. R. fare to Lapeer and return.....	3 75
hack, 25c; hotel, 75c.....	1 00
American Express Co.,	
For express.....	6 57
Western Union Telegraph Co.,	
For messages.....	60

*September 26, 1888.*

Henry S. Raymond,	
For trip to Lapeer, trial of unauthorized insurance:	
R. R. fare, \$3.74; hotel, \$1.25.....	4 99
trip to Detroit, charge of unlawful insurance:	
R. R. fare, \$5.10; hotel bill, \$3.50.....	8 60
trip to Mt. Clemens:	
R. R. fare, \$6.30; bus and hack, \$1.00.....	7 30
hotel bill.....	3 00
American Express Co.,	
For express.....	85
Western Union Telegraph Co.,	
For telegrams.....	41

*October 31, 1888.*

American Express Co.,	
For express.....	81
Amount carried forward.....	\$109 19

*Commissioner of Insurance vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*November 26, 1888.*

Amount brought forward.....	\$109 19
Commissioner of Insurance, For postage for December.....	25 00
H. W. Walker, For expenses investigating illegal insurance: bus, 25c.; R. R. to Chelsea and return, \$3.50.....	3 75
hotel, \$2.00; bus, 25c.....	2 25
Henry S. Raymond, For expenses to Detroit, investigating illegal insurance: R. R. fare, \$5.10; hotel bill, \$4.50.....	9 60
American Express Co., For express.....	36
R. L. Polk & Co., For 1 copy Ingham Co. directory.....	5 00
Eldredge & Spier, For services in matter of application of Comr. of Insurance in case of appointment of receiver for Farmer's Mutual Ins. Co. of Macomb and St. Clair Cos.....	25 00
C. C. Hine, For Subs. to Ins. law journal, 2 years to Dec. 1888.....	10 00

*December 26, 1888.*

United States Express Co., For express.....	25
C. J. Conolly & Co., For 1 self inker, \$3.50; hand stamp, 50c.....	4 00

*January 30, 1889.*

John F. Wilkinson, For short hand service & transcript for Commissioner Insurance.....	4 50
Commissioner of Insurance, For postage for February.....	50 00
Henry S. Raymond, For expenses of trip to Detroit; meeting of Insurance Policy Commission: R. R. fare, \$5.10; hotel bill, \$3.75.....	8 85
Lansing Postoffice, For box rent for 1st and 2d quarters, 1889.....	4 00
American Express Co., For express.....	1 49
C. Buncher, For R. R. fare and hotel expenses at Lansing.....	6 10
" " " " " " " ".....	6 10
" " " " " " " ".....	6 10
" " " " " " " ".....	6 10
The above expenses incurred in attending meeting of Insurance Policy Commission.	
Tribune Printing Co., For daily 1 year to February 1, 1890.....	6 00
C. J. Conolly & Co., For 1 knob stamp.....	1 00
Amount carried forward.....	\$294 64

*Commissioner of Insurance vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*February 27, 1889.*

Amount brought forward.....	\$204 64
Comr. of Insurance,	
For postage for March.....	40 00
American Express Co.,	
For express.....	80

*March 27, 1889.*

Comr. of Insurance,	
For postage for April.....	25 00
Crotty Bros.,	
For 1 index mem. book.....	50
Western Union Tel. Co.,	
For messages to San Francisco.....	1 00
American Express Co.,	
For express.....	55
The R. D. Swisher Mfg Co.,	
For 1 atlas dating stamp.....	2 50
1 excelsior stamp pad.....	25

*April 24, 1889.*

American Exress Co.,	
For express.....	21
The R. D. Swisher Manufacturing Co.,	
For 1 die and plate for atlas band dater.....	1 00
R. L. Polk & Co.,	
For 1 Mich. State Gazetteer.....	5 00

*May 29, 1889.*

Commissioner of Insurance,	
For postage for June.....	35 00
H. W. Walker,	
For R. R. fare, Lansing to Chelsea and return.....	3 50
dinner at Chelsea, 50c; livery, \$2.00.....	2 50
supper at Jackson.....	50
hack fare to and from depot.....	50
R. R. fare, Lansing to Ann Arbor and return.....	3 90
hotel bill and hack fare.....	2 00
American Express Co.,	
For express.....	50
Western Union Tel. Co.,	
For messages for April.....	1 86
D. L. & N. Tel. Co.,	
For message.....	29

*June 26, 1889.*

Henry S. Raymond,	
For trip to Plymouth:	
R. R. fare, \$3.97; dinner, 50c.....	4 47
Trip to Plymouth:	
R. R. fare, \$3.97; hotel, \$1.00.....	4 97
livery, \$2.00; telephone, 30c; telegraph, 25c.....	2 55
Amount carried forward.....	\$433 99

*Commissioner of Insurance vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$433 99
Henry S. Raymond,	
For trip to Northville and Plymouth:	
R. R. fare, \$4.25; dinner, 50c.....	4 75
Investigating case of unlawful insurance, making complaint and attending examination of accused under act 148 of 1881:	
R. R. and car fare, \$5.20; hotel, \$3.75.....	8 95
cash for assistance in procuring evidence.....	5 00
R. R. and car fare, \$5.20; hotel, \$3.50.....	8 70
trip to Bay City investigating charges and making complaint against A. Chadmean for soliciting business for unlicensed association: expense of trip to Detroit to attend meeting of insurance policy commission:	
R. R. fare, \$5.60; hotel, \$3.50.....	9 10
expenses to Detroit in matter of a receiver for Detroit Mutual Fire Ins. Co.:	
R. R. and car fare, \$5.60; hotel bill, \$3.00.....	8 60
trip to Detroit in same case:	
R. R. and car fare, \$5.60; hotel bill, \$3.00.....	8 60
cash paid county clerk for entry fee.....	5 00
trip to Detroit to make complaint in case of P. H. Andrews for soliciting unlicensed Ins. Cos.:	
R. R. and car fare, \$5.60; hotel, \$3.00.....	8 60
trip to Detroit to attend examination in above cases:	
R. R. and car fare, \$5.60; hotel, \$1.00.....	6 60
H. W. Walker,	
For R. R. fare to and from Ann Arbor.....	3 90
hack fare, 50c; hotel, \$1.50.....	2 00
R. R. fare to and from Ann Arbor.....	3 90
hack fare, 50c; hotel, \$1.50.....	2 00
American Express Co.,	
For express.....	45 31
Western Union Tel. Co.,	
For messages for May.....	1 77
United States Express Co.,	
For express.....	18 31
Swinyer & Michaels,	
For repairing stamp.....	1 00
Total for general allowance.....	<u>\$586 08</u>

## PRINTING.

July 25, 1898.

Thorp & Godfrey,	
For printing 500 slips, sample 6.....	\$ 1 20
stock.....	50
comp. on laws of Mutual Fire Ins. Co., 76,734 ems, @ 29c.....	22 25
preswork, 4 tokens, @ 18c.....	72
correcting alterations, 4 hours @ 25c.....	1 00
Amount carried forward.....	<u>\$25 67</u>



## BOARD OF STATE AUDITORS.

111

*Commissioner of Insurance vs. The State of Michigan.*

## PRINTING.

*August 29, 1888.*

Amount brought forward.....	\$25 67
Thorp & Godfrey, For printing 800 slips, sample 6.....	1 80

*October 31, 1888.*

Thorp & Godfrey, For printing 3,000 blanks, sample 20.....	11 10
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*November 28 1888.*

Thorp & Godfrey, For printing 5,000 envelopes.....	2 50
"    500 labels, sample 6.....	2 20
"    500 " " " 6.....	2 20
"    30 blanks, " 32.....	1 50
"    30 " " 32.....	1 50
"    100 " " 13.....	1 50
"    100 " " 13.....	1 50
"    100 " " 13.....	1 50

*December 26, 1888.*

Darius D. Thorp, For printing and ruling 500 blanks, sample 37.....	41 00
"    "    "    100 " " 37.....	25 00
composition on Public Act No. 187, Insurance Bureau:	
31,032 ems, @ 29c.....	9 00
presswork, 4 tokens, @18c.....	72
correcting alterations, 2 hours.....	50

*January 30, 1889.*

Darius D. Thorp, For printing and ruling 200 annual statements, sample 37.....	29 00
"    300 working blanks, sample 33.....	11 00
"    and ruling 200 blanks, Mutual Fire Ins. Co., sample 47.....	3 25
"    "    100 " Schedule B, sample 55.....	3 25
"    "    200 " " " 21.....	3 20
"    200 working blanks, sample 33.....	10 50
"    325 certif. Fire Ins. Co. record, sample 15.....	2 75
"    500 " " renewals.....	3 00
"    100 blanks, form 1, sample 8.....	1 00
"    200 " " 2 " 8.....	1 25
"    200 " " 3, " 8.....	1 25
"    300 " " 4, " 9.....	1 50
"    3,000 envelopes.....	1 50
"    200 blanks, renewals, sample 15.....	2 25
"    and ruling 200 blanks, schedule of mortgages, sample 21.....	3 20
"    100 blanks, business in State of Mich., sample 8.....	1 00

Amount carried forward.....	\$208 09
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*Commissioner of Insurance vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$208 09
Darius D. Thorp,	
For printing 400 renewal certif., Fire, sample 15.....	2 75
" 325 " Hartford Fire, " 15.....	2 75
" 50 " Teutonic F. & M. " 15.....	2 00
" 40 " Buffalo German, " 15.....	2 00
" 75 " Milwaukee Mechanics', sample 15.....	2 00
" 80 " Franklin Fire, sample 15.....	2 00
" 150 " Westchester, " 15.....	2 25
" 130 " N. W. National, " 15.....	2 25
" 120 " The Orient, " 15.....	2 25
" 60 " St. Paul F. & M., " 15.....	2 00
" 100 " Concordia Fire, " 15.....	2 00
" 350 large blanks, policy.....	8 00
" 350 8 pp. blanks, Michigan Standard, policy and riders.....	15 50

February 27, 1889.

Darius D. Thorp,		
For printing 200 certif., Aetna Ins. Co., sample 15.....	2 25	
" 50 " Newark Fire, " 15.....	2 00	
" 60 " Liberty Ins., " 15.....	2 00	
" 600 " Ohio Farmers, " 15.....	2 25	
" 350 " Home, sample 15.....	2 50	
" 125 " Union, " 15.....	2 25	
" 200 circulars, sample 8.....	1 25	
" 200 " " 8.....	1 25	
" 200 " " 8.....	1 25	
" 100 certif., Traders, sample 15.....	2 00	
" 150 " Connecticut Fire, sample 15.....	2 25	
" 150 " Springfield F. & M., sample 15.....	2 25	
" 60 " St. Paul F. & M., sample 15.....	2 00	
" 50 " The Amazon, sample 15.....	2 00	
" 250 " The Firemend Friend, sample 15.....	2 50	
" 200 " Phoenix, sample 15.....	2 25	
" 300 " N. B. & Mercantile Foreign, sample 15.....	2 50	
" 150 " Sun Fire, Foreign, sample 15.....	2 25	
" 80 " British American, foreign, sample 15.....	2 00	
" 70 " Imperial Fire, foreign, sample 15.....	2 00	
" 100 " renewal blanks, sample 15.....	2 00	
" 100 " German American, sample 15.....	2 00	
" 200 " Foreign Fire Ins. Co., sample 15.....	2 25	
" 50 " The Queen, sample 15.....	2 00	
" 100 " The Lancashire, sample 15.....	2 00	
" 200 " Liverpool & London & Globe, sample 15.....	2 25	
" 50 " Rochester German, sample 15.....	2 00	
" 200 " Niagara Fire, sample 15.....	2 25	
" 75 " California, sample 15.....	2 00	
" 60 " Ohio, sample 15.....	2 00	
" 100 " Pennsylvania Fire, sample 15.....	2 00	
" 125 " National Fire, sample 15.....	2 25	
" 60 " Citizens' Fire, sample 15.....	2 00	
" 150 " The German, sample 15.....	2 25	
" 50 " Boylston, sample 15.....	2 00	
" 100 " Phoenix Foreign, sample 15.....	2 00	
" 80 " Norwich Union, " 15.....	2 00	

Amount carried forward..... \$332 09

*Commissioner of Insurance vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$332 09
Darius D. Thorp.	
For printing 100 certif., London & Lancashire, sample 15.....	2 00
“ 80 “ Guardians’ F. & L., “ 15.....	2 00
“ 60 “ Hamburg Bremen, “ 15.....	2 00
“ 150 “ The Royal, “ 15.....	2 25
“ 60 “ London Assurance, “ 15.....	2 00
“ 100 “ Mutual Fire Ins., “ 15.....	2 00
“ 100 “ circulars, “ 13.....	1 50
“ 100 “ “ “ 13.....	1 50
“ 100 “ “ “ 13.....	1 50
“ 250 “ Commercial Union, “ 15.....	2 50
“ 100 “ Northern Assurance, “ 15.....	2 00
“ 50 “ City of London, “ 15.....	2 00
“ 150 “ Western Assurance, “ 15.....	2 25
“ 50 “ Trans Atlantic, “ 15.....	2 00
“ 500 “ “ “ 15.....	3 00
“ 100 “ The Security, “ 15.....	2 00
“ 100 “ Eureka F. & M., “ 15.....	2 00
“ 200 “ Ins. Co. of N. America, “ 15.....	2 25
“ 200 “ Hanover Fire, “ 15.....	2 25
“ 200 “ The Citizen, “ 15.....	2 25
“ 300 “ The American, “ 15.....	2 50
“ 60 “ Girard F. & M., “ 15.....	2 00
“ 50 “ The Queen, “ 15.....	2 00
“ 100 “ The Merchants, “ 15.....	2 00
“ 100 “ Anglo Nevada Assn., “ 15.....	2 00
“ 75 “ Glen Falls, “ 15.....	2 00
“ 75 “ Commercial Fire, “ 15.....	2 00
“ 350 “ Continental, N. Y., “ 15.....	2 75
“ 200 “ Germania, “ 15.....	2 25
“ 60 “ Providence, “ 15.....	2 00
“ 100 circulars, “ 13.....	1 50
“ 100 certificates of deposit, “ 15.....	2 00
“ and ruling 100 schedules, “ 21.....	3 00
“ and “ 100 “ “ 21.....	3 00
“ 100 certif. Met. Plate Glass Ins., sample 15.....	2 00
“ 100 “ Loyal, sample 15.....	2 00
“ 200 “ The Traders’, sample 15.....	2 25
“ 100 “ Hibernia, “ 15.....	2 00
“ 100 “ Pacific Mut. Life, “ 15.....	2 00
“ 100 “ Fidelity & Casualty, “ 15.....	2 00
“ 200 “ Fire Association of Phila., sample 15.....	2 25
“ 50 “ The Union, sample 15.....	2 00
“ 100 “ Hartford Steam Boiler, sample 15.....	2 00
“ 100 “ American Steam, sample 15.....	2 00
“ 60 “ New Hampshire Fire, “ 15.....	2 00
comp. on life and fire reports, Commissioner Insurance, pages 1 to 64 inclusive, 500,080 ems, @ 29c.....	145 03
presswork, 144 tokens, @ 18c.....	25 92
alterations, etc., 12 hours, @ 25c.....	3 00
comp. on insurance bureau, summary in advance of annual report, 12 pages, 109,340 ems @ 29c.....	31 71
presswork, 12 tokens @ 18c.....	2 18
alterations, etc., 2 hours @ 25c.....	50
Amount carried forward.....	\$635 16

*Commissioner of Insurance vs. The State of Michigan.*

## PRINTING.

March 27, 1889.

Amount brought forward.....	\$635 16
Darius D. Thorp,	
For printing 300 Life Ins. in Mich., sample 25.....	5 00
"    150 renewal certif., foreign, sample 15.....	2 25
"    150 blanks, circulars, sample 15.....	2 25
comp. on report Comr. Insurance, pages 65 to 240:	
1,389,696 ems. @ 29c.....	403 02
presswork, 396 tokens, @ 18c.....	71 28
alterations, etc., 27 hours, @ 25c.....	6 75

April 24, 1889.

Darius D. Thorp,	
For comp. on assessment insurance tables:	
66,400 ems, @ 29c.....	19 26
presswork, 2 tokens, @ 18c.....	36
printing and ruling 500 descriptions, sample 40.....	14 25
"    100 circulars, sample 13.....	1 50
"    300 blanks, sample 36.....	3 00
comp. on ins. report, reprints pages 1 to 38:	
5 forms.....	5 00
presswork, 10 tokens, @ 18c.....	1 80
comp. from pages 39 to 54, 2 forms.....	2 00
presswork, 4 tokens, @ 18c.....	72
alterations, etc., 3¼ hours, @ 25c.....	88
comp. on report, Comr. Insurance, pages 241 to 432:	
1,396,906 ems. @ 29c.....	405 69
presswork, 432 tokens, @ 18c.....	77 76
alterations, etc., 32 hours, @ 25c.....	8 00

May 29, 1889.

Darius D. Thorp,	
For printing 1,000 envelopes.....	50
"    2,000 ".....	1 00
"    2,000 ".....	1 00
"    300 copies lumber clause slips, sample 13.....	2 00
"    250 circulars, sample 13.....	2 00
"    1,000 wrappers, sample 14.....	2 55
insurance report, pages 433 to 453:	
comp. 102,396 ems, @ 29c.....	29 70
presswork, 72 tokens, @ 18c.....	12 96
title to C. L. I., comp. 1,450,453 ems, @ 29c.....	420 63
presswork, 360 tokens, @ 18c.....	64 80
alterations, etc., 30 hours, @ 25c.....	7 50
Mich. Life companies, pages 1 to 664:	
comp. 511,980 ems, @ 29c.....	148 48
presswork, 144 tokens, @ 18c.....	25 92
alterations, 16½ hours, @ 25c.....	4 13
300 paper covers, sample 13.....	2 00
report, Commissioner of Insurance, reprint, pages 55 to 70:	
2 forms.....	2 00
presswork, 4 tokens, @ 18c.....	72
Amount carried forward.....	\$2,393 82

*Commissioner of Insurance vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$2,393 82
Darius D. Thorp,	
For pages I to XL and index. 7 forms.....	7 00
presswork, 14 tokens.....	2 52
half title face, new matter, 2,030 ems.....	59
alterations, etc., 4½ hours, @ 25c.....	1 13

*June, 26, 1889.*

Darius D. Thorp,	
For printing 200 ½ note circulars, sample 13.....	1 75
“ 100 copies 8 pp. clauses and riders.....	8 00
“ 100 Mich. Standard policies.....	15 50
“ 500 complimentary slips, sample 6.....	1 20
stock for same.....	50
report, Commissioner of Insurance, pp. V to XX and 65 to 192:	
comp. 1,074,675 ems, @ 29c.....	311 66
presswork, 324 tokens.....	58 32
alterations, etc., 36½ hours.....	9 13
insurance report, reprint, pages 71 to 86: 2 forms.....	2 00
presswork, 4 tokens.....	72
Total for printing.....	<u>\$2,813 85</u>

## BINDING.

*July 25, 1888.*

Thorp & Godfrey,	
For binding 700 vol. insurance report, @ 12c.....	\$84 00
“ 90 “ “ “ @ 14c.....	12 60
“ 200 laws relative to Mutual Fire Cos.....	60

*August 29, 1888.*

Thorp & Godfrey,	
For binding 10 vol. reports in full sheep.....	4 70
“ 24 qrs. annual statement ¼ Russia, at 60c.....	14 40
“ 14 “ “ “ “ “.....	8 40
“ 10 “ “ “ “ “.....	6 00

*October 31, 1888.*

Thorp & Godfrey,	
For binding 108 qr. letters, @ 10c.....	10 80
“ 10 “ life certif. of deposit, @ 40c.....	4 00
Amount carried forward.....	<u>\$145 50</u>

*Commissioner of Insurance vs. The State of Michigan.*

## PRINTING.

*November 28, 1888.*

Amount brought forward.....	\$145 50
Thorp & Godfrey, For 200 pasteboard envelopes.....	8 00

*December 26, 1888.*

Darius D. Thorp, For binding 8 vols. Insurance Journal.....	10 00
"    1 vol. Law Journal.....	45
"    1 " Review.....	45
making 14 pads.....	28
mounting 3 blanks.....	75

*January 30, 1889.*

Darius D. Thorp, For binding 7 qr. record of renewals, 1/2 Russia, @ 35c.....	2 45
cutting index, 50c; paging, 32c.....	83
binding 350 pam. Mich. Standard Policy.....	70

*February 27, 1889.*

Darius D. Thorp, For binding 1,500 pamphlets and reports.....	3 00
--	------

*June 26, 1889.*

Darius D. Thorp, For binding 300 pam. Fire Insurance Co. report, @ 55c.....	1 65
"    1,100 vols. insurance report, in cloth, @ 14c.....	154 00
Total for binding.....	<u>\$328 06</u>

## STATIONERY.

*October 31, 1888.*

Theo. L. Backus, For 2 reams 18-lb. legal cap.....	\$10 80
1 " 14-lb. foolscap.....	3 08
2 " 36-lb. B. W. medium, sample 28, @ 26c.....	18 72
8 " 18-lb. superfine, " 20.....	20 52
2 M, 9 American envelopes, " 260.....	5 10
1 " 10, " " 261.....	2 90
1 " 10, white " 270.....	2 90
1 " 9, " " 209.....	2 55
2 letter books, " 166.....	5 00
1/4 gro. Sib. pencils, " 34.....	2 50
1 " pens.....	45
2 8-12 gro. bands.....	2 65
1/4 doz. crimson fluid.....	50
1 lb. twine, @ 22c; 3 lbs. twine @ \$1.80.....	2 02
Amount carried forward.....	<u>\$79 69</u>

*Commissioner of Insurance vs. The State of Michigan.*

## STATIONERY.

*December 26, 1888.*

Amount brought forward.....	\$79 69
Theo. L. Backus,	
For $\frac{1}{4}$ doz. quarts Carter's Arabin, sample 112, @ \$9.00.....	2 25
3 mem. calendar pads, n. o. c., @ 30c.....	90
3 mem. calendar stands, " @ 50c.....	1 50

*January 30, 1889.*

Theo. L. Backus,	
For 2 rms. 22 lb superfine $15\frac{1}{2} \times 19\frac{1}{2}$ , sample 20, @ $14\frac{1}{4}$ c.....	6 27
2 " 36 lb B. W. medium, sample 28, @ 26c.....	18 72
4 " 18 lb superfine $14 \times 17$ , sample 20, @ $14\frac{1}{4}$ c.....	10 26
1 doz. 185 index mems., n. o. c.....	3 00
4 rms. 24 lb superfine $17 \times 22$ , sample 20, $14\frac{1}{4}$ .....	13 68
1-12 doz. 24 in. rulers, sample 175, @ \$1.25.....	11
1 M, 763-6 gov. env., sample 274.....	1 70
1 " 763-9 " " " 278.....	2 85
1 " 763-10 " " " 279.....	3 35
1 10x12 500 page letter book, n. o. c.....	1 50
1-12 doz. No. 3 R. waste paper basket, sample 221, @ \$9.20.....	77
$\frac{1}{2}$ doz. No. 1 rubber pencils, sample 41, \$3.25.....	1 63
1 doz. boxes leads, sample 42.....	50

*February 27, 1889.*

Theo. L. Backus,	
For 1 M, No. 14 gilt seals, sample 92.....	2 40

*March 27, 1889.*

Theo. L. Backus,	
For 8 rms. 18 lb superfine, $14 \times 17$ , sample 20, @ $14\frac{1}{4}$ c.....	20 52
2 " 24 lb " $17 \times 22$ , " 20, @ ".....	6 84
1-6 doz. 24 inch rulers, sample 175, @ \$2.25.....	38
1-12 gro. Faber's blue tip pencils, sample 35, @ \$7.50.....	63
1-6 doz. No. 19, red tape, sample 182, @ \$2.75.....	46
$\frac{1}{4}$ gro. Faber's Sib. pencils, sample 34, @ \$10.00.....	2 50
1 eyelet punch and set, sample 164.....	2 00
2 M, 763-9 envelopes, sample 278, @ \$2.85.....	5 70
2 M, 763-10 " " " 279, @ \$3.35.....	6 70

*April 24, 1889.*

Theo. L. Backus,	
For 2 rms. 54 lb B. W. Super Royal, sample 28, @ 26c.....	28 08
1 M 763-11 envelopes, sample 280.....	3 80

*May 29, 1889.*

Theo. L. Backus,	
For 1 Edmonds letter book dampener, sample 168.....	2 50
1-6 doz. mucilage pots, sample 157, @ \$3.25.....	54
Amount carried forward.....	\$231 73

## ANNUAL REPORT OF THE

*Commissioner of Insurance vs. The State of Michigan.*

## STATIONERY.

June 26, 1889.

Amount brought forward.....	\$231 73
Theo. L. Backus,	
For 1 rm. 80 lb 36x40 manilla, sample 3 c, @ 9c.....	7 20
100 No. 19 Crown file bands, n. o. c.....	75
100 No. 25X " " " ".....	1 00
postage.....	15
Total for stationery.....	<u>\$240 83</u>

## RECAPITULATION.

General allowance.....	\$586 08
Printing.....	2,813 85
Binding.....	328 06
Stationery.....	240 83
Total allowance for Commissioner of Insurance.....	<u>\$3,968 82</u>



*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

July 25, 1888.

R. B. Ransom,	
For services as clerk in R. R. Commissioner office for July.....	\$83 33
Clinton B. Conger,	
For expenses as mechanical engineer:	
supper, Owosso, 50c; hotel, Grand Rapids, \$1.50.....	2 00
hotel, Muskegon, \$1.25; " " " \$2.00.....	3 25
flask for oil, 10c; street car, 20c.....	30
fare to St. Clair.....	25
hotel, Toledo, \$3.00; street car, 20c.....	3 20
" Detroit, \$1.00; supper, 50c; street car, 25c.....	1 75
" Toledo, \$1.50; dinner 50c.....	2 00
" Cadillac, \$1.00; lunch, 25c.....	1 25
bus, 25c; hotel, Muskegon, \$1.25.....	1 50
supper, 50c; hotel, Detroit, \$1.25.....	1 75
dinner, 50c; livery, \$1.50.....	2 00
supper, 75c; hotel, Detroit, \$1.25; bus, 25c.....	2 25
expense at Detroit, inquest of fireman.....	1 00
John T. Rich,	
For official traveling expenses:	
hack, Lansing, 25c; Grand Rapids, 35c.....	60
hotel, Grand Rapids, \$2.25; Muskegon, \$1.25.....	3 50
" " " \$2.25; hack, 25c.....	2 50
telegram, 25c; supper, 50c.....	75
hotel, Toledo, \$2.00; dinner, Durand, 50c.....	2 50
supper, Clare, 50c; hotel, Cadillac, \$1.00.....	1 50
dinner, 50c; bus, 25c.....	75
bus, Muskegon, 25c; hotel, \$1.25.....	1 50
telegram, 25c; expenses, Grand Rapids, \$1.50.....	1 75
" 25c; hacks, 50c; telegram, 50c.....	1 25
hotel, Grand Rapids, \$2.00; hacks, 50c.....	2 50
telephone, 60c; telegram, 35c.....	95
telegraphing.....	2 10
Mich. Bell Telephone Co.,	
For messages for June.....	4 30
Western Union Tel. Co.,	
For messages for July.....	9 65
Lansing Postoffice,	
For box rent for 3d and 4th quarters of 1888.....	2 00

August 29, 1888.

R. B. Ransom,	
For services as clerk in R. R. Commissioner's office for August.....	83 33
Clinton B. Conger,	
For expenses as mechanical engineer:	
expenses at East Saginaw.....	2 50
supper, Battle Creek, 50c; bill, Pontiac, \$1.50.....	2 00
bill, Detroit, 75c; supper, Durand, 50c.....	1 25
supper, Owosso, 50c; hotel, Battle Creek, \$1.75.....	2 25
hotel, Kalamazoo, 50c; Ann Arbor, \$1.25; Benton Harbor, 50c.....	2 25
" Owosso, 50c; Clare, 50c.....	1 00
" Cadillac, \$1.50c; Grand Rapids, 50c.....	2 00
" Shaftsbury.....	1 00
Amount carried forward.....	\$241 51

*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$241 51
Clinton B. Conger,	
For supper, Durand, 50c; hotel, Pontiac, \$1.00.....	1 50
bus, 25c; supper, Owosso, 50c.....	75
hotel, Grand Rapids, \$2.75; supper, 75c.....	3 50
dinner, 75c; hotel, Adrian, \$1.75; supper, 50c.....	3 00
hotel, Toledo, \$1.25; Adrian, \$1.00; Hudson, \$1.00.....	3 25
street car fares.....	65
John T. Rich,	
For official traveling expenses:	
hack, Lansing, 25c; Saginaw, 25c.....	50
supper, Owosso, 50c; hotel, Saginaw, \$1.25.....	1 75
hack fares.....	75
hotel, Saginaw, \$2.25; supper, Flint, 50c.....	2 75
telegrams, 40c; expenses at Lapeer, 55c.....	95
telephone, 60c; " " " \$1.75.....	2 35
hotel and hack fares.....	3 00
telephones.....	50
hack, Saginaw, 25c; supper, 50c.....	75
chair car, 25c; telegrams, 60c.....	85
telegraph, Elkhart, 80c; Lawton, 65c.....	1 45
street car and dinner.....	55
hotel, Battle Creek, \$1.00; hack, 25c.....	1 25
dinner, Benton Harbor.....	50
hack, Ann Arbor, 50c; hotel, \$1.00.....	1 50
hotel, Lansing, 50c; supper, Durand, 50c.....	1 00
" Pontiac, \$1.00; hack, 25c.....	1 25
supper, Owosso, 50c; car fare, 5c; telegram, 37c.....	92
hotel, Grand Rapids, \$3.00; hack fares, 50c.....	3 50
telegraphing to Kalamazoo.....	71
American Express Co.,	
For express.....	6 31
Michigan Bell Telephone Co.,	
For messages for July.....	2 00
American Express Co.,	
For express.....	35
Western Union Telegraph Co.,	
For messages.....	4 82
George E. Paddock,	
For 1 No. 12 minneograph.....	12 00
National Railway Pub. Co.,	
For 1 year's subscription to Travelers' Official Guide.....	4 00
Frank Hicks,	
For taking shorthand testimony in investigating railroad accident.....	27 60
Edward Thompson,	
For vol. 32 Am. and Eng. railroad cases.....	4 50
R. B. Ransom,	
For services as clerk in R. R. Comr. office for Sept.....	83 33
W. C. Ransom,	
For postage for R. R. Comr. office.....	25 00
Clinton B. Conger,	
For expenses as mechanical engineer:	
supper, Owosso, 50c; hotel, Saginaw, \$1.25; bus, 25c.....	2 00
dinner, Gaylord.....	25
hotel, St. Ignace, \$1.50; dinner, "Soo," 75c; bus, 25c.....	2 50
hotel, Marquette, \$2.50; Calumet, 50c; Houghton, \$3.00; bus, 25c.....	6 25
pullman fare, 50c; hotel at Champion, \$1.50.....	2 00
hotel at Watersmeet, 50c; Chicago, 25c.....	75
" Hurley, \$2.00; Escanaba, \$2.00.....	4 00
Amount carried forward.....	\$468 60

## BOARD OF STATE AUDITORS.

121

*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$468 60
Clinton B. Conger,	
For hotel, Menominee, \$2.00; bus, 25c; supper, 25c.....	2 50
" Mackinaw, \$1.25; Grand Rapids, \$1.25.....	2 50
" Battle Creek, 75c; bus, 25c; supper, 75c.....	1 75
" Detroit, \$1.25; Bay City, \$1.00; bus, 25c.....	2 50
" Alpena, \$2.00; chair car, 75c; Bay City, \$1.00.....	3 75
" Ionia, \$1.00; Greenville, 50c; Owosso, 50c; chair car, 50c.....	2 50
" Saginaw, \$2.00; Flint, \$1.00; Detroit, 50c.....	3 50
" Lowell, 50c; supper, 50c; chair car, 25c.....	1 25
" Detroit, \$2.00; Greenville, \$2.25; supper, 50c.....	4 75
" Cadillac, \$2.00; street car, Detroit & Saginaw, 90c.....	2 90
John T. Rich,	
For official traveling expenses:	
hotel, Grayling, 50c; Porter, 25c.....	75
" St. Ignace, \$1.50; "Soo," \$1.00.....	2 50
" Marquette, \$3.00; telegram, 75c; Porter, 50c.....	4 25
" Houghton, \$1.50; bus, 25c; dinner, 50c; bus, 25c.....	2 50
" " \$1.50; bus, 25c.....	1 75
" " \$2.00; chair car, 25c; dinner, 50c.....	2 75
" Hurley, \$2.00; dinner, 50c.....	2 50
" Escanaba, \$2.00; bus, 50c.....	2 50
" Menominee, \$2.00; bus, 25c; chair car, 25c; tel. \$1.33.....	3 83
" Mackinaw, \$1.50; Porter, 50c.....	2 00
" Menominee, \$1.50; bus, 50c; supper, 50c.....	2 50
" Detroit, \$1.25; coupe line, \$2.00.....	3 25
porter and street car fare, 25c; hack, Bay City, 50c; hotel \$1.25.....	2 00
hotel, Alpena, \$2.00; dinner, \$1.00; chair car, 25c.....	3 25
" Ionia, \$1.00; dinner, 50c.....	1 50
" Grand Rapids, \$2.25; bus and street car, 50c.....	2 75
dinner and bus, Kalamazoo, \$1.00; supper, 50c; car, 5c.....	1 55
American Express Co.,	
For express.....	97
Mich. Bell Telephone Co.,	
For messages for August.....	2 05
American Express Co.,	
For express.....	50
Western Union Tel. Co.,	
For messages.....	2 10
The Railway Review,	
For subscription one year to July, 1889.....	4 00
Edward Thompson,	
For vol. 31 American and English R. R. cases.....	4 50

October 31, 1888.

R. B. Ransom,	
For services as clerk in R. R. Commissioner's office for October.....	83 33
Clinton B. Conger,	
For expenses as mechanical engineer for R. R. Commissioner:	
hotel, Greenville, 75c; Howard City, 50c; Kalamazoo, \$1.00.....	2 25
" Cadillac, \$1.00; Grand Rapids, \$1.25.....	2 25
supper, Durand, 50c; street car fare, 40c.....	90
hotel, Ionia, \$1.50; supper, 35c.....	1 85
supper, Saginaw, 50c; sleeper to Marquette, \$2.75.....	3 25
breakfast, 50c; hotel, Marquette, \$5.00.....	5 50
dinner, 50c; telegrams, 25c.....	75
Amount carried forward.....	\$652 83

*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$652 83
Clinton B. Conger,	
For hotel, Negaunee, \$1.50; dinner, 50c.....	2 00
" Escanaba, \$1.75; Ishpeming, 50c.....	2 25
stage to Bessemer.....	50
hotel, Bessemer, \$2.50; stage, 50c.....	3 00
" Houghton, \$1.75; hotel, Marquette, \$1.00.....	2 75
sleeper to Bay City, \$3.25; hotel, \$1.50.....	4 75
dinner, Niles, 50c; sleeper, 75c.....	1 25
hotel, Detroit, \$3.00; street cars, 25c.....	3 25
" Holland, \$1.50; dinner and supper, \$1.25.....	2 75
" East Saginaw, \$2.75; street car, 20c.....	2 95
" Jackson, \$1.50; dinner, 50c.....	2 00
" Adison, \$2.00; Durand, 50c.....	2 50
" East Saginaw, \$1.00; street car, 20c.....	1 20
John T. Rich,	
For official traveling expenses:	
telegram, 40c; car fare, 50; telephone, 55c.....	1 45
hotel, Grand Rapids, \$2.25; supper, 50c.....	2 75
sleeping car, \$1.25; car fare, 10c.....	1 35
breakfast, 50c; hotel, Ionia, \$1.50; dinner, 50c.....	2 50
hotel, Grand Rapids, \$2.25; dinner, 50c; supper, 50c.....	3 25
car porter, 25c; breakfast, 50c.....	75
dinner, 50c; supper, 50; car fare, \$1.25.....	2 25
hotel, Bessemer, \$1.50; livery, 75c, car porter, 50c.....	2 75
telegraph, 30c; hotel, Marquette, \$2.50; supper, 50c.....	3 30
porter, 25c; breakfast, 50c.....	75
dinner, 50c; hacks, \$1.00.....	1 50
hotel, Detroit, \$1.00; car fare, 20c; telephone, 25c.....	1 45
dinner, Ionia, 50c; hack, Grand Rapids, 50c.....	1 00
hacks, 80c; dinner, 75c; supper, 50c.....	2 05
chair car, 25c; bus, Grand Rapids, 35c.....	60
hotel, Grand Rapids, \$1.50; dinner, 50c.....	2 00
supper, 50c; dinner, 75c; car fare, 5c.....	1 30
American Express Co.,	
For express.....	2 48
Mich, Bell Telephone Co.,	
For messages.....	3 65
Western Union Telegraph Co.,	
For telegrams.....	6 00
J. M. W. Jones, S. & P. Co.,	
For 1 hand dating stamp and die.....	2 75
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<i>November 28, 1888.</i>	
R. B. Ransom,	
For services as clerk in R. R. Commissioner's office for Nov.....	83 33
Clinton B. Conger,	
For expenses as mechanical engineer for R. R. Commissioner:	
hotel, Battle Creek, \$1.50; dinner, 50c; supper, 75c.....	2 75
" Detroit, \$1.50; East Saginaw, \$1.00; Battle Creek, \$1.00.....	3 50
" Grand Rapids, \$1.50; Muskegon, 50; street car, 20c.....	2 20
supper, Owosso, 50c; hotel, Battle Creek, \$1.00; bus, 25c.....	1 75
dinner, Hudson, 50c; hotel, " " \$2.50.....	3 00
hotel, Battle Creek, \$1.00; dinner, Richland, 50c.....	1 50
" Hamilton, \$1.00; dinner, Battle Creek, 50c.....	1 50
" Detroit, \$2.00; dinner, Acker Junction, 50c.....	2 50
street car fares.....	60
Amount carried forward.....	\$631 49

*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$831 49
Michael Keating,	
For cartage.....	75
John T. Rich,	
For official traveling expenses:	
telephone.....	62
dinner, 50c; hack fares, \$2.00.....	2 50
hotel, Detroit, \$2.50; street car, 25c.....	2 75
supper, Durand, 50c; hotel, Detroit, \$2.50.....	3 00
car fare, 25c; supper, 50c.....	75
Crotty Bros.,	
For 1 office diary.....	1 00
American Express Co.,	
For express.....	52 91
Mich. Bell Telephone Co.,	
For messages for October.....	2 35
United States Express Co.,	
For express.....	31 31
Western Union Telegraph Co.,	
For messages for November.....	2 63
Edward Thompson,	
For vol. 33, American and English R. R. cases.....	4 50
A. B. Dick & Co.,	
For 1 qr. stencil paper.....	1 36
1 purple ink.....	2 25
I. J. McVean,	
For services and expenses in making examination of Black river bridge,	
M. L. S. & W. R. R.:	
7 days' services.....	70 00
sleeper to Mackinaw, \$1.50; supper, 50c.....	2 00
breakfast, 50c; R. R. to Gogebic, \$1.25.....	1 75
supper, 50c; hotel, \$1.00; team, \$1.00.....	2 50
hotel, \$2.50; car, Marquette to Detroit, \$3.00.....	5 50
supper, 50c; breakfast, 50c; dinner, 75c.....	1 75
car fares.....	25
H. V. & H. W. Poor,	
For 1 Poor's Directory of R. R. Officials.....	2 00
R. L. Polk & Co.,	
For 1 copy Ingham County Directory.....	5 00

*December 26, 1888.*

R. B. Ransom,	
For services as clerk in R. R. Comr. office for December.....	83 33
W. C. Ransom,	
For expenses on official business:	
dinner, Detroit, 75c; supper, 75c; hack, 50c.....	2 00
"    Jackson, 50c; street car, 10c.....	60
postage for R. R. Comr. office.....	30 00
Clinton B. Conger,	
For hotel, \$1.25; dinner, 50c.....	1 75
"    Muskegon, \$2.50; chair car, 50c.....	3 00
supper, 50c; hotel, Cadillac, \$1.50.....	2 00
hotel, East Saginaw.....	2 50
dinner, 50c; supper, 50c.....	1 00
chair car, 50c; hotel, Detroit, \$2.50.....	3 00
Amount carried forward.....	\$1,160 10

*Commissioner of Railroads vs. The State of Michigan,*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,160 10
Clinton B. Conger,	
For hotel, Marshall, \$1.00; dinner, 50c.....	1 50
“ Battle Creek, \$1.50; dinner, 50c.....	2 00
“ “ \$1.00; supper, 50c.....	1 50
“ Durand, \$1.00; street cars, 55c.....	1 55
American Express Co.,	
For express.....	15 13
Michigan Bell Telephone Co.,	
For messages for November.....	4 65
United States Express Co.,	
For express.....	1 30
Western Union Telegraph Co.,	
For messages for December.....	5 74
Henry S. Stebbins,	
For 50 maps of Michigan, mounted, @ 30c.....	15 00
L. K. Strouse & Co.,	
For subs. to railway corporation and law journal.....	10 00
John R. Wood,	
For 3 copies Wood's Official R. R. Guide for 1889.....	3 00
James Jordan,	
For re-fund of peddler's license.....	10 00

January 30, 1889.

R. B. Ransom,	
For services as clerk in R. R. Commissioner's office for January.....	83 33
Clinton R. Conger,	
For expenses as mechanical engineer for R. R. Commissioner:	
bua, 25c; hotel, Vicksburg, \$1.25; Colon, 50c.....	2 00
livery at Colon, 75c; message to office, 81c.....	1 56
supper, Durand, 50c; hotel, Saginaw, \$1.25.....	1 75
dinner, 50c; hotel, Durand, \$2.50.....	3 00
supper, 50c; hotel, Saginaw, \$1.50.....	2 00
hotel, Grand Rapids, \$1.25; Muskegon, \$1.00.....	2 25
telephone, 25c; hotel, Battle Creek, \$1.25; Wabash, 75c; Niles, \$2.25.....	4 50
“ 35c; “ “ \$1.75; Hudson, 50c.....	2 60
fare, Battle Creek to Waldron and return, \$4.30; supper, 50c.....	4 80
hotel, Detroit, \$2.00; Ionia, \$1.00; Alma, \$1.00.....	4 00
“ Hartford, \$1.00; fare to Battle Creek, \$1.20.....	2 20
“ Battle Creek, 50c; Croswell, 90c.....	1 40
street car fares.....	80
John T. Rich,	
For official traveling expenses in January:	
hack fare, Lapeer, 25c; supper, 50c; porter, 25c.....	1 00
breakfast, Mackinaw.....	50
hotel bill, Marquette.....	2 50
“ Houghton, \$1.50; hack, 50c.....	2 00
lunch, Champion, 20c; dinner, Marquette, 50c.....	70
supper, St. Ignace.....	50
porter, 25c; breakfast, Bay City, 50.....	75
telephone, 50c; expenses at Detroit, \$1.00.....	1 50
Official traveling expenses in December:	
car fare, Lansing and Detroit.....	25
hotel bill Detroit, \$2.50; coupe fare, 75c.....	3 25
dinner at Lapeer.....	25
hotel bill, Grand Rapids, 75c; hack, 50c; car, 5c.....	1 30
“ “ Jackson, \$1.25; hack fare, 50c.....	1 75
Amount carried forward.....	\$1,361 91

*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,361 91
John T. Rich,	
For team from Hillsdale to Hudson.....	3 50
hack fare, Hudson, 25c; dinner, 50c.....	75
supper, Detroit, 50c; car fare, 10c.....	60
porter, 25c; hack, Saginaw, 50c; hotel, \$1.50.....	2 25
dinner, 50c; supper, Howard City, 50c; hack, 25c.....	1 25
hotel, Cadillac, \$1.50; supper, Ionia, 50c.....	2 00
hack fare, 25c; dinner, Battle Creek, 75c.....	1 00
supper, Hastings, 50c; hack, Ann Arbor, 25c.....	75
hotel bill, Ann Arbor.....	1 00
“ Detroit, \$2.00; car fare, 25c.....	2 25
dinner, East Saginaw, 75c; supper, Flint, 50c.....	1 25
Frank Wells,	
For 1 large map of city of Lansing.....	10 00
Lansing Postoffice,	
For box rent for 1st and 2d quarters.....	2 00
American Express Co.,	
For express.....	17 54
Mich. Bell Telephone Co.,	
For messages for December.....	7 25
United States Express Co.,	
For express.....	5 06
Western Union Telegraph Co.,	
For messages for Jan.....	10 49
Henry S. Stebbins,	
For 50 wall maps of Mich., heavy paper, @ 25c.....	12 50
1237 sheets map paper, 36 $\frac{1}{2}$ x 38 $\frac{1}{2}$ , and freight on same.....	61 85
printing 550 maps, 5 colors, @ 4 $\frac{1}{2}$ c.....	24 75
“ 200 “ 5 forms, @ 4 $\frac{1}{2}$ c.....	12 00
200 leather covers to order, @ 17 $\frac{1}{4}$ c.....	35 00
folding and inserting maps.....	2 50
For use of Legislature, by order of Commissioner of Railroads.	
Arthur L. Reed,	
For services and expenses making survey and maps of R. R. crossings at Durand, under employ of Railroad Commissioner:	
8 $\frac{1}{2}$ days, field and office work.....	85 00
hotel bill at Durand, 4 days.....	6 00
paid assistants, 4 $\frac{1}{2}$ days.....	4 25
express charges on 2 packages to Lansing.....	50
1 $\frac{1}{4}$ yd. mounted drawing board.....	1 75
8 yd. blue print paper, \$2.00; supper, Durand, 50c.....	2 50
The A. B. Dick Co.,	
For 1 lb anyline ink.....	1 36
225 sheets mimeograph paper.....	2 25
Mich. Postal Telegraph Co.,	
For message.....	33
W. & L. E. Gurley,	
For copy of Tramtrain's table book for mechanical engineer.....	5 00
Railroad and Engineering Journal,	
For 1 year's subscription to Jan. 1, 1890.....	3 00
Tribune Printing Co.,	
For daily one year to Dec. 31, 1889.....	6 00

February 27, 1889.

R. B. Ransom,	
For services as clerk in R. R. Comr. office for February.....	83 33
Amount carried forward.....	\$1,781 92

*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,781 92
Clinton B. Conger,	
For hotel, Grand Rapids, \$1.25; Muskegon, 50c; Hartford, 50c.....	2 25
" Muskegon, \$1.00; Montague, 50c.....	1 50
" Grand Rapids, \$2.00; Jackson, 50c.....	2 50
" Detroit, \$1.50; street car tickets, 25c.....	1 75
sleeper to Chicago, and breakfast on cars.....	2 75
hotel at Chicago, \$7.00; street car fares, 50c.....	7 50
supper on car, 75c; sleeper to Lansing, \$2.00.....	2 75
dinner, Grand Rapids, 50c; supper, Hartford, 50c.....	1 00
hotel, New Buffalo, \$1.00; Benton Harbor, 50c.....	1 50
" Holland.....	1 50
" Muskegon, \$2.75; White Cloud, 50c; Grand Rapids, 50c.....	3 75
supper, Durand.....	50
dinner, Owosso.....	50
hotel, East Saginaw, \$4.00; street car fare, 30c.....	4 30
John T. Rich,	
For street car, 5c; chair car, 25c; hack, Detroit, 50c.....	80
hotel bill, Detroit.....	2 50
chair car and porter, 50c; street car, 5c.....	55
dinner at Albion.....	50
telegram, Battle Creek.....	41
supper at Durand.....	50
hack fares, E. Saginaw, 50c; Bay City, 75c.....	1 25
street car, 10c; hotel, \$3.00; hack and car fares, 30c.....	3 40
supper at Owosso, 50c; hack fare, 30c.....	80
hotel bill, Bay City.....	1 50
" " Saginaw.....	75
" " Detroit, \$1.50; Howell, \$1.00.....	2 50
chair car fares.....	50
dinner, Jackson, and car fares.....	60
American Express Co.,	
For express.....	4 74
Michigan Bell Telephone Co.,	
For messages for January.....	5 65
United States Express Co.,	
For Express.....	21
Edward Thompson,	
For vol. 34 Am. & English R. R. cases.....	4 50

*March 27, 1889.*

R. B. Ransom,	
For services as clerk in R. R. Commissioner's office for March.....	83 33
W. C. Ransom,	
For postage for R. R. Commissioner's office for 2d qr. of 1889.....	25 00
Clinton B. Conger,	
For expenses as mechanical engineer for R. R. Commissioner:	
dinner, Jackson, 50c; hotel, Kalamazoo, \$2.00.....	2 50
dinner, Hastings.....	50
hotel, Elkhart.....	3 25
" Adrian.....	1 50
" East Saginaw, \$2.25; street car, 15c.....	2 40
dinner, Loomis, 50c; supper, Reed City, 50c.....	1 00
hotel, Manistee, \$2.00; supper, Grand Rapids, 50c.....	2 50
supper, Lapeer, 50c; sleeper to Marquette, \$3.00.....	3 50
breakfast, Mackinac, 50c; dinner, Marquette, 50c.....	1 00
Amount carried forward.....	\$1,964 11



*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,864 11
Clinton B. Conger,	
For hotel, Houghton, \$1.75; dinner, Calumet, 50c.....	2 25
"    "    \$1.75; "    Champion, 50c.....	2 25
"    Marquette, \$4.00; dinner, Negaunee, 50c.....	4 50
livery, Negaunee to R. R. crossing.....	1 00
supper, Marionette.....	50
hotel, Fort Howard, \$2.00; at Kakauna, 50c.....	2 50
sleeper to Chicago.....	2 00
hotel, Chicago, \$1.25; supper on cars, 75c.....	2 00
dinner, Jackson.....	50
street car fare during month.....	30
1 ½ bit for boring bridge timber to test soundness.....	80
W. C. Ransom,	
For expenses on official business:	
Grand Rapids: Hack and street car, 35c; dinner and supper, \$1.50.....	1 85
Saginaw: Hack, 25c; dinner and supper, \$1.25; hack, 25c.....	1 75
Detroit: Hack, 25c; chair car, 25c.....	50
dinner and supper, \$1.00; hack, 25c.....	1 25
John T. Rich,	
For official traveling expenses to and from Washington in attendance at convention of State Railroad Commissioners:	
telegraphing, Detroit, 25c; car fare, 25c.....	50
hotel bill, Buffalo, \$1.00; hack fares, 50c.....	1 50
ticket, Buffalo to Washington.....	11 20
sleeper, \$2.50; supper, Rochester, 50c.....	3 00
breakfast, Harrisburg, 75c; porter, 25c.....	1 00
hack fares, Washington, 50c; dinner, 75c.....	1 25
supper, Washington.....	75
breakfast, \$1.00; dinner, 75c; supper, 75c.....	2 50
"    \$1.00; "    75c; "    75c.....	2 50
"    \$1.00; "    50c; "    \$1.00.....	2 50
supper.....	2 00
breakfast, \$1.00; dinner, 75c; supper, 75c.....	2 50
room at Washington.....	8 00
car fare and porter, 25c; breakfast, 75c; dinner, 75c.....	1 75
supper at Rochester.....	1 00
porter, 25c; breakfast, 50c; dinner, 50c.....	1 25
street and chair car.....	30
hotel bill at Grand Rapids.....	2 25
dinner and supper, Big Rapids.....	1 15
supper, 50c; hack, 25c.....	75
street car, 10c; chair car, 50c.....	60
United States Express Co.,	
For express.....	1 10
D. L. & N. Telegraph Co.,	
For message.....	63
Western Union Tel. Co.,	
For messages for February.....	6 97
Michigan Bell Telephone Co.,	
For messages for February.....	4 20
American Express Co.,	
For express.....	6 22

April 24, 1889.

R. B. Ransom,	
For services as clerk in R. R. Comr. office for April.....	83 33
Amount carried forward.....	\$2,138 76

*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,138 76
W. C. Ransom,	
For expenses incurred while traveling on official business:	
to Sturges, dinner, 50c; supper, Battle Creek, 50c; hack, 25c.....	1 25
" Saginaw, dinner, 75c; hack, Lansing, 25c; street cars, 25c.....	1 25
John T. Rich,	
For official traveling expenses:	
hack, 25c; street car, Detroit, 10c.....	35
supper, Detroit, 50c; hack fare, Toledo, 25c.....	75
hotel, Toledo, \$1.75; hack, 25c; dinner, 50c.....	2 50
supper and dinner.....	1 00
hack, Lapeer, 25c; Saginaw, 25c; dinner, 75c; hack, 25c.....	1 50
supper, Reed City, 50c; Hotel, Manistee, \$1.00.....	1 50
dinner, 50c; supper, 50c; hack, Lansing, 25c.....	1 25
breakfast, 50c; dinner and supper, \$1.00.....	1 50
supper, Detroit, 50c; hotel, Toledo, \$1.75; hack, 50c.....	2 75
dinner, Howell, 50c; hotel, Alma, \$1.75.....	2 25
dinner, Cadillac, 50c; supper, Flint, 50c.....	1 00
telephoning, 25c; chair car, 50c.....	75
C. B. Conger,	
For expenses as mechanical engineer for R. R. Comr.:	
dinner at Battle Creek.....	50
hotel, Toledo, \$2.00; hotel, Marshall, \$1.00.....	3 00
" Battle Creek, 50c; supper, Durand, 50c.....	1 00
" Milan, \$1.00; dinner, Butler, 50c; supper, Detroit, 50c.....	2 00
dinner, Detroit, 50c; fare, Toledo to Cleveland, \$3.25.....	3 75
hotel, Cleveland, \$2.50; fare, Cleveland to Toledo, \$3.25.....	5 75
hotel, Detroit, \$2.00; street car tickets, 25c.....	2 25
dinner, Webberville, 50c; dinner, Lowell, 50c.....	1 00
hotel, Detroit.....	2 00
dinner, Wyandotte, 50c; supper, Detroit, 50c.....	1 00
street car tickets, 25c; fares at other places, 20c.....	45
dinner, Cedar Springs, 50c; hotel, Greenville, \$1.50.....	2 00
dinner, Battle Creek.....	50
hotel, Toledo, \$1.00; street car, 10c.....	2 10
dinner, Howell.....	50
hotel, Alma.....	1 75
dinner, Cadillac, 50c; supper, East Saginaw, 50c.....	1 00
American Express Co.,	
For express.....	4 36
Mich. Bell Telephone Co.,	
For messages for March.....	2 50
Western Union Telegraph Co.,	
For messages for March.....	3 21
The R. D. Swisher Mfg Co.,	
For 1 atlas dating stamp.....	2 50
2 excelsior stamp pads.....	50
C. E. Bailey,	
For pocket map of Portage Lake Mining District.....	3 00
Railway Age Pub. Co.,	
For 1 year's subscription to Dec. 31, 1889.....	4 00
W. & L. E. Gurley,	
For 1 scale, \$1.25; 1 spacer, \$1.50.....	2 75
1 pen, \$1.65; 1 dividers, \$3.00.....	4 65
1 parallel rule, \$1.25; 1 straight edge, \$1.00.....	2 25
3 triangles, \$2.45; 1 10 ft. steel tape, \$3.00.....	5 45
10 yards sensitized paper.....	2 50
1 blue printing frame.....	10 00
1 bath tray.....	3 00
1 set railroad curves.....	4 50
Amount carried forward.....	\$2,244 08

*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,246 08
R. L. Polk & Co., For 1 Mich. State Gazetteer.....	5 00

*May 29, 1889.*

R. B. Ransom, For services as clerk in R. R. Commissioner's office for May.....	83 33
W. C. Ransom, For expenses on official business:	
Detroit for crossing board: hack, 50c; hotel, \$2.00.....	2 50
Kalamazoo inquest: hack, 50c; dinner, 50c; street car, 20c.....	1 20
Lawton taxes, T. & S. H. Road: hack at Lansing, 25c; dinner, 50c; supper, 50c.....	1 25
breakfast and dinner, \$1.00; hack, Lansing, 25c.....	1 25
Ann Arbor, hack, 50c; dinner, 50c.....	1 00
hack to depot.....	25
C. B. Conger, For expenses as mechanical engineer for R. R. Commissioner:	
hotel, Grand Rapids, \$2.50; chair car, 25; hack, 25c.....	3 00
" Detroit, \$1.50; street car, 25c; telephone, 25c; chair car, 25c.....	2 25
" Lowell, \$1.50; bus, 25c; livery to Mr. Carey's, \$1.50.....	3 25
supper at Owosso.....	50
hotel, Jackson, \$2.00; supper, Colon, 50c; telegram, 25c.....	2 75
dinner, Battle Creek, 50c; supper at Niles, 50c.....	1 00
hotel, Kalamazoo, \$1.50; street car, 15c; supper, 50c.....	2 15
" Kalkaska.....	1 50
dinner, Reed City, 50c; supper, 50c.....	1 00
hotel at Howell.....	1 00
dinner, Reed City, 50c; street cars, 15c; supper, 50c.....	1 15
supper, Durand.....	50
bus at Dundee, 25c; hotel, \$1.00; livery to Knowles, \$1.25.....	2 50
dinner, Detroit, 50c; street car tickets, 25c.....	75
hotel, Grand Rapids, \$1.00; Battle Creek, \$1.00.....	2 00
dinner, Colon, 50c; supper, Jackson, 50c; chair car, 25c.....	1 25
hotel, Grand Rapids, \$1.50; dinner, 50c; supper, 50c.....	2 50
hotel, Mackinaw, \$1.00; supper, 50c; dinner, 50c.....	2 00
John T. Rich, For official traveling expenses:	
hotel bill Detroit, \$2.00; telegram, 27c.....	2 27
dinner, Bay City, 50c; supper, Flint, 50c; chair car, 25c.....	1 25
supper, Durand, 50c; car fares, 30c.....	80
hotel bill, Grand Rapids.....	2 50
dinner, McCord's, 50c; car fare, 5c; hack, 25c.....	80
" Battle Creek, 50c; supper, Niles, 50c; hack, 25c.....	1 25
hotel, Kalamazoo, \$1.00; supper, Durand, 50c.....	1 50
" Port Huron, \$2.00; hack fares, 50c.....	2 50
" Detroit.....	1 25
" Bay City, \$2.50; supper, Durand, 50c.....	3 00
dinner, Marshall, 50c; supper, 50c; telegram, 27c.....	1 27
hack fares, Kalamazoo and Lansing.....	80
dinner, St. Johns, 50c; supper, Ionia, 50c; car fares, 10c.....	1 10
hack, Lansing, 25c; dinner and supper, Jackson, \$1.00.....	1 25
hotel, Grand Rapids.....	1 50
" Mackinaw, \$1.00; at Petoskey, 50c.....	1 50
dinner, Saginaw, 50c; supper, Flint, 50c; telephone, 25c.....	1 25
telegraphing, Detroit, Albion and Dowagiac.....	1 40
dinner, Albion, 50c; supper, dining car, 75c.....	1 25

Amount carried forward.....	\$2,401 35
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*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,401 35
Michigan Postal Telegraph Co.,	
For messages.....	72
United States Express Co.,	
For express.....	25
American Express Co.,	
For express.....	11 10
Mich. Bell Telephone Co.,	
For messages for April.....	2 60
Western Union Tel. Co.,	
For messages for April.....	1 29
Railroad Gazette,	
For 1 year's subscription to May 24, 1890.....	4 20
L. K. Strouse & Co.,	
For 1 year's subscription to R. R. and Corporation Law Journal.....	10 00
Edward Thompson,	
For Vol. 35 American and English R. R. cases.....	4 50

*June 26, 1889.*

R. B. Ransom,	
For services as clerk in R. R. Comr. office for June.....	83 33
W. C. Ransom,	
For postage for R. R. Comr. office for 3d qr. of 1889.....	30 00
John T. Rich,	
For official traveling expenses:	
dinner, Hastings, 50c; telegram, 40c.....	90
hotel bill, Detroit.....	2 00
dinner, Detroit, 50c; car fares, 10c.....	60
“ East Saginaw, 75c; hack fares, 50c.....	1 25
supper, Flint.....	50
dinner, Battle Creek, 75c; hack fares, 50c.....	1 25
chair car, 25c; supper, Flint, 50c.....	75
W. C. Ransom,	
For expenses traveling on Official business:	
Chicago & Milwaukee, aout. of R. R. taxes:	
hack, Lansing, 25c; dinner, Battle Creek, 75c.....	1 00
hotel bill, Chicago.....	3 00
parlor car to Milwaukee and return, 70c; dinner, 75c.....	1 45
hotel, Chicago, \$3.00; hack, Lansing, 25c.....	3 25
Detroit, crossing board and taxes, M. C. R. R.:	
hack, Lansing.....	25
hotel bill, \$3.75; hacks, 50c.....	4 25
C. B. Conger,	
For expenses as mechanical engineer for R. R. Comr.:	
dinner, Battle Creek, 50c; supper, 50c; hotel, \$1.00.....	2 00
“ “ “ 50c; “ 50c; telegram, 25c.....	1 25
“ Hastings, 50c; bus, Kalamazoo, 25c.....	75
hack, Kalamazoo, 2.00; street car fares, 20c.....	2 20
dinner, Elkhart, 75c; street car, 10c; supper, 75c; chair car, 25c.....	1 85
hotel, Jackson, \$2.00; street car, 15c.....	2 15
dinner, Detroit, 50c; street cars, 25c; chair car, 25c.....	1 00
hotel, East Saginaw, \$1.50; street car, 20c.....	1 70
sleeper to Niagara.....	2 00
hotel at Niagara, \$6.00; sleeper, back, \$2.25; meal, 75c.....	9 00
dinner and supper, Bay City, \$1.50; hack, 50c.....	1 75
American Express Co.,	
For express.....	4 78
Amount carried forward.....	\$2,600 22

*Commissioner of Railroads vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,600 22
Michigan Bell Telephone Co., For messages for May.....	1 80
Western Union Telegraph Co., For messages for May.....	10 87
I. A. Greeshaher, For repairing 6 pens for R. R. Comr. office.....	1 50
The Brodrex Pub. Co., For subscriptions to U. S. Postal Guide.....	2 00
Railway Gazette, For 1 year's subscription to May 24, 1890.....	4 20
Railway Purchasing Agent Co., For 1 copy of railway official list.....	2 00
Henry S. Stebbins, For 442 maps of Michigan, 5 colors, @ 4½c.....	19 89
12 grained leather covers, @ 25c.....	3 00
50 maps on heavy paper, mounted, @ 30c.....	15 00
Swinyer & Michaels, For bands for and repairing 3 daters.....	3 00
1 new dating rubber stamp.....	1 50
Total for general allowance.....	<u>\$2,664 98</u>

## PRINTING.

*July 25, 1888.*

Thorp & Godfrey, For printing 6 M envelopes.....	\$3 00
comp. on report Commissioner Railroads, pp. 337 to 640:	
1,368,000 ems, @ 29c.....	396 72
presswork, 684 tokens, @ 18c.....	123 12
correcting alterations, 16 hours.....	4 00

*August 29, 1888.*

Thorp & Godfrey, For comp. on R. R. Commissioner's report, pp. 640 to 689:	
515,872 ems, @ 29c.....	149 60
presswork, 126 tokens, @ 18c.....	22 68
correcting alterations, 17 hours, @ 25c.....	4 25

*November 28, 1888.*

Thorp & Godfrey, For printing 1,000 slips, sample 6.....	2 20
"    500 blanks, "    9.....	2 00
"    500 "    "    9.....	2 00
"    1,500 "    "    9.....	4 50
"    500 "    "    9.....	2 00
cutting paper.....	1 75
Amount carried forward.....	<u>17 82</u>

*Commissioner of Railroads vs. The State of Michigan.*

## PRINTING.

*December 26, 1888.*

Amount brought forward.....	\$717 82
Darius D. Thorp,	
For printing 250 circulars, sample 15.....	2 25
“ 250 “ “ 15.....	2 25
“ 250 blanks, “ 13.....	2 00
comp. on report Commissioner of Railroads, 125 copies special rule work, 38 pages inside cover:	
326,706 ems.....	94 74
presswork, 19 tokens @ 18c.....	3 42
125 covers, sample 13.....	1 75
comp. on report Commissioner of Railroads, 200 copies special rule work, 8 pages inside cover:	
68,780 ems, @ 29c.....	19 95
presswork, 4 tokens, @ 18c.....	72
200 covers, sample 13.....	1 75

*January 30, 1889.*

Darius D. Thorp,	
For printing 100 ¼ letter circulars, sample 13.....	1 50
“ 200 blank circulars, “ 8.....	1 25
“ 200 blanks, sample 15.....	2 25
“ 50 ¼ letter circulars, sample 8.....	1 00

*March 27, 1889.*

Darius D. Thorp,	
For printing 400 letter heads, 2 changes.....	2 00
cutting paper.....	50

*April 24, 1889.*

Darius D. Thorp,	
For printing and ruling 300 blanks, sample 40.....	13 50
“ “ “ 400 ¼ letter circulars, sample 13.....	2 25

*May 29, 1889.*

Darius D. Thorp,	
For 5,000 copies Tel. Accident Reports, sample 8, in 100 books of 50 leaves each, stick and perforated.....	13 25
printing 100 covers.....	1 50
“ 100 cards, and stock for same.....	1 60
“ 430 crossing gate order, red ink.....	3 00
report of R. R. Commissioner pages 1 to 64:	
composition, 266,781 ems @ 29c.....	77 37
presswork, 144 tokens, @ 18.....	26 02
alterations, etc., 11¼ hours, @ 25c.....	2 88
Amount carried forward.....	\$996 52

*Commissioner of Railroads vs. The State of Michigan.*

## PRINTING.

*June 26, 1889.*

Amount brought forward.....	\$996 52
Darius D. Thorp,	
For printing 250 blanks, sample 13.....	2 00
" 4,000 envelopes.....	2 00
Report Commissioner of Railroads, pages 65 to 240:	
composition, 625,751 ems at 29c.....	181 47
presswork, 396 tokens, @ 18c.....	71 28
alterations, etc., 38 hours, @ 25c.....	9 50
Total for printing.....	<u>\$1,262 77</u>

## BINDING.

*October 31, 1888.*

Thorp & Godfrey.	
For binding 24 qr. articles of association, @ 60c.....	\$14 40
paging.....	2 25
cutting paper.....	50

*November 28, 1888.*

Thorp & Godfrey.	
For binning 400 vols. Com. R. R., in cloth.....	56 00
" 500 pam. reports, @ 55c.....	2 75
" 100 vols. reports, in cloth, @ 12c.....	12 00
" 767 " " " @ 14c.....	107 38
" 8 " " full morocco, @ \$2.50.....	20 00
putting in 4,200 correction slips.....	4 20
binding 25 reports, full sheep, @ 47c.....	11 75

*December 26, 1888.*

Darius D. Thorp,	
For binding 325 reports.....	3 25

*January 30, 1889.*

Darius D. Thorp,	
For 100 pasteboards.....	3 00
lettering book in gilt.....	50
Amount carried forward.....	<u>\$237 98</u>

*Commissioner of Railroads vs. The State of Michigan.*

## BINDING.

*February 27, 1889.*

Amount brought forward.....	\$237 98
Darius D. Thorp,	
For binding 2 vols. Railway Journal.....	2 00
"    2 "    "    and Eng. Journal.....	2 50
"    1 vel.    "    Gazette.....	2 00
"    1 "    "    Review.....	2 00
"    1 "    "    Age.....	2 00
"    1 "    "    Loco. Engineer.....	2 00
"    1 "    National Car Builder.....	2 00
"    3 qr. reports of bridges, $\frac{1}{4}$ Russia, @ 60c.....	1 80
cutting index and ruling same.....	1 00
ruling 100 sheets, royal size.....	3 00

*April 24, 1889.*

Darius D. Thorp,	
For binding 17 qrs. R. R. reference, $\frac{1}{4}$ Russia, @ 35c.....	5 95

*May 29, 1889.*

Darius D. Thorp,	
For binding 100 books, R. R. accidents.....	1 00
perforating same.....	2 50
Total for binding.....	<u>\$267 73</u>

## STATIONERY.

*August 29, 1888.*

Theo. L. Backus,	
For 1 M lithograph letter heads.....	\$2 31
lithographing 1 M impressions.....	3 00
padding.....	60

*September 26, 1888.*

Theo. L. Backus,	
For 1 roll 30 in. tracing vellum, sample 209.....	5 25
14 in. copying brush, n. o. c.....	60
$\frac{1}{4}$ doz. knife erasers, sample 111, @ \$5.35.....	1 34
1 flat paste brush, n. o. c.....	15
1 paste bowl, n. o. c.....	15
Amount carried forward.....	<u>\$13 40</u>



*Commissioner of Railroads vs. The State of Michigan.*

## STATIONERY.

*December 26, 1888.*

Amount brought forward.....	\$13 40
Theo L. Backus,	
For 5 rms. 14 lb. superfine cap, 14x17, @ 14¼c.....	9 98

*January 30, 1889.*

Theo. L. Backus,		
For 2 M lithograph letter heads for T. W., made from 1 rm. 20 lb. Crane's		
linen folio, sample 24, @ 27c.....	5	40
lithographing 2 M impressions, @ \$3.00.....	6	00
4 M lithograph letter heads, made from 2 rms. 24 lb. superfine folio,		
sample 20, @ 14¼c.....	6	84
lithographing 4 M impressions, @ \$3.00.....	12	00
padding extra with blotter on top.....	2	50
4 M lithograph note heads, made from 1 rm. 26 lb. superfine royal,		
sample 20, @ 14¼c.....	3	71
lithographing 4 M impressions, @ \$2.50.....	10	00
padding extra with blotter on top.....	2	00
1 porcelain water bowl, n. o. c.....		50
1 doz. sponges, n. o. c.....	1	20
6 M. 9,300-9 envelopes, sample 235, @ \$1.45.....	7	25
2 " 9,360-10 " " 236, @ \$1.55.....	3	10
1 ream 22-lb. bankers' linen, demy, sample 25, @ 22c.....	4	84
1 " 20-lb. Crane's linen folio, " 24, @ 27c.....	5	40
2 " 26-lb. O. B. Royal, " 23, @ 19c.....	9	88
3 " 24-lb. superfine folio, " 20, @ 14¼c.....	10	26
3 " 20-lb. " demy, " 20, @ 14¼c.....	8	55
5 M 150-6½ manilla envelopes, n. o. c., @ \$1.50.....	7	50
5 " 9, " " sample 240, @ \$1.80.....	9	00
1 gro. Dixon's cabinet pencils, " 39.....	3	50
5 " steel pens.....	4	31
1 roll 30 in. tracing cloth, sample 209.....	5	25
2 diaries 352 standard, n. o. c.....	2	00
¼ doz. boxes auto copy leads, sample 46.....		75
¼ " No. 2, rubber pencil, n. o. c.....	2	25
1 postage stamp box, No. 74, n. o. c.....		75
1 doz. 10x12 rubber copying pads, sample 201.....	1	40
1 " vest pocket memos, n. o. c.....	2	50
1 " " " " " ".....	3	00
¼ " " " " " " @ \$4.50.....	2	25
1 book blank drafts, n. o. c.....		75
1 pass case, n. o. c.....	2	50
3 indexes @ 35c.....	1	05

*February 27, 1889.*

Theo. L. Backus,	
For 2, 10x12 1,000 page letter book, full sheep, with vowel index, to order,	
n. o. c., @ \$3.00.....	6 00
Amount carried forward.....	\$177 57

*Commissioner of Railroads vs. The State of Michigan.*

## STATIONERY.

*March 27, 1889.*

Amount brought forward.....	\$177 57
Theo. L. Backus,	
For 1/2 doz. automatic pencils, sample 45, @ \$1.75.....	88
1/2 " boxes leads, sample 46, @ \$1.50.....	75
1/2 " 10x12 rubber copy sheets, sample 201, @ \$1.40.....	70
1 eyelet punch and set, sample 164.....	2 00
1 match safe, n. o. c. ....	25
2 open end mems., n. o. c., @ 60c.....	1 20
2 " " " " @ 75c.....	1 50
2 " " " " @ \$1.00.....	2 00

*April 24, 1889.*

Theo. L. Backus,	
For 2 700 page 10x12 letter books, sample 765, @ \$1.35.....	2 70
1 doz. sheets everlasting rubber copy sheets, n. o. c. ....	3 00
1 scrap book, n. o. c. ....	1 00
4 Coughlin's blotters, n. o. c. ....	1 00

*May 29, 1889.*

Theo. L. Backus,	
For 5 rms. 24 lb fine 18x23, sample 19, @ 12c.....	14 40
Total for stationery.....	<u>\$208 95</u>

## RECAPITULATION.

General allowance.....	\$2,664 98
Printing.....	1,262 77
Binding.....	267 73
Stationery.....	208 95
Total allowance for Commissioner of Railroads.....	<u>\$4,404 43</u>

*State Banking Department vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*January 30, 1889.*

T. C. Sherwood,	
For railroad fare, Lansing to Detroit.....	\$2 70
expenses at Detroit.....	2 50
Detroit to Lansing, \$2.70; Lansing to Detroit, \$2.70.....	5 40
dinner, Detroit, 50c; Detroit to Plymouth, 65c.....	1 15
Plymouth to Detroit and return.....	1 15
dinner, Detroit, 50c; Plymouth to Belding, \$3.45.....	3 95
expenses at Belding, \$2.00; Belding to Lansing, \$1.65.....	3 65
Lansing to Detroit, \$2.70; expenses, Detroit, \$2.50.....	5 20
Detroit to Lansing, \$2.70; Lansing to Plymouth, \$1.90.....	4 60
Plymouth to Detroit and return, \$1.15; dinner, 50c.....	1 65
Plymouth to Lansing.....	1 90
R. R. fare, Lansing to Grand Rapids.....	1 85
expenses at Grand Rapids.....	2 50
telegram to South Haven, 25c; hack fare, 50c.....	75
Grand Rapids to White Pigeon, \$2.45; dinner, 50c.....	2 95
White Pigeon to Kalamazoo, \$1.45; hack, 50c.....	1 95
hotel, \$2.00; Kalamazoo to Jackson, \$2.00.....	4 00
Jackson to Detroit, \$2.30; hotel, Detroit, \$2.50.....	4 80
Detroit to Plymouth, 65c; telephone, 20c.....	85
telephone, Detroit.....	20
Plymouth to Lansing.....	1 90
stationery and postage.....	2 25
one month's salary.....	200 00

*February 27, 1889.*

Bank Commissioner,	
For postage for March.....	10 00

*March 27, 1889.*

Bank Commissioner,	
For postage for month of April.....	10 00
rent of postoffice box 1 year.....	2 00
T. C. Sherwood,	
For R. R. Lansing to Detroit, \$2.80; expenses, Detroit, \$3.00.....	5 80
“ Detroit to Lansing.....	2 80
“ Lansing to Detroit, \$2.80; expenses, Detroit, \$3.00.....	5 80
“ Detroit to Port Huron, \$1.85; expenses, Port Huron, \$2.50.....	4 35
“ Port Huron to Detroit, \$1.85; dinner, Detroit, 75c.....	2 60
“ Detroit to Plymouth, 65c; to Lansing, \$1.90.....	2 55
“ Lansing to Detroit, \$2.80; expenses, Detroit, \$3.50.....	6 30
“ Detroit to Buffalo, \$7.00; chair car, \$1.50; dinner, \$1.00.....	9 50
over night at Buffalo.....	3 00
fare, Buffalo to Albany.....	7 15
dinner, \$1.00; bill at Albany, \$16.00.....	17 00
fare, Albany to New York.....	4 15
expenses at New York, \$9.25; R. R. to Washington, \$6.50.....	15 75
sleeper, \$2.00; expenses at Washington, \$15.00.....	17 00
Amount carried forward.....	\$383 60

*State Banking Department vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$383 60
T. C. Sherwood,	
For Washington to Buffalo, \$17.75; expenses, Buffalo, \$3.75.....	21 50
Buffalo to Detroit, \$7.00; dinner on train, \$1.00.....	8 00
chair car, \$1.50; Detroit to Plymouth, 65c.....	2 15
Plymouth to Lansing.....	1 90
Lansing to Detroit, \$2.80; expenses at Detroit, \$2.50.....	5 30
Detroit to Lansing, \$2.80; Lansing to Saginaw, \$2.10.....	4 90
expenses at Saginaw, \$3.50; Saginaw to Bay City, 30c.....	3 80
expenses at Bay City, \$3.50; Bay City to Detroit, \$3.25.....	6 75
Detroit to Lansing.....	2 80
American Express Co.,	
For express.....	50
The R. D. Swisher Mfg. Co.,	
For 1 No. 6 Gem band dating stamp, self inker.....	5 00
Calvert Lith. and Engraving Co.,	
For 200 cts. on heavy bond paper, with stub, bound, perforated and numbered.....	50 00

*May 29, 1889.*

T. C. Sherwood,	
For fare, Lansing to Ann Arbor, \$2.00; expenses, \$4.00.....	6 00
Ann Arbor to Detroit, 90c; expenses, Detroit, \$4.50; hack, 50c.....	5 90
Detroit to Lansing.....	2 80
Lansing to Detroit, \$2.80; expenses, Detroit, \$3.50.....	6 30
Detroit to Lansing.....	2 80
Lansing to Detroit, \$2.80; expenses, Detroit, \$3.50.....	6 30
Detroit to Grand Rapids, \$4.75; expenses, \$3.50.....	8 25
Grand Rapids to Hart, \$2.45; expenses, Hart, \$3.50.....	5 95
Hart to Grand Rapids, \$2.45; " \$4.00.....	6 45
Grand Rapids to Detroit.....	4 75
Detroit to Carson City, \$3.80; expenses, \$2.50.....	6 30
Carson City to Lansing, \$2.10; Detroit to Chicago, \$7.50.....	9 60
chair car and dinner, \$2.50; expenses, Chicago, \$4.50.....	7 00
Chicago to Manistique.....	12 18
supper, sleeper and breakfast.....	3 75
expenses at Manistique.....	3 50
R. R. to St. Ignace, \$3.70; expenses, \$3.00.....	6 70
St. Ignace to Bay City, \$5.90; sleeper, \$1.50.....	7 40
Bay City to Detroit.....	3 50
breakfast and dinner, \$1.50; Detroit to Lansing, \$2.80.....	4 30
Lansing to Oscoda, \$7.65; chair car, 75c.....	8 35
dinner and hack, \$1.75; expenses at Oscoda, \$3.50.....	5 25
Oscoda to Lansing.....	7 65
telegrams, 89c; telephone, \$1.00; postage, \$15.00.....	16 89

*June 26, 1889.*

T. C. Sherwood,	
For fare Plymouth to Detroit and return, \$1.15; dinner, 50c.....	1 65
" " to Grand Rapids, \$4.05; expenses, \$3.00.....	7 05
" Grand Rapids to Petoskey, \$6.35; dinner, Reed City, 50c.....	6 85
over night, Petoskey, \$1.50; to Charlevoix and return, \$1.00.....	2 50
dinner at Charlevoix.....	50
over night, Petoskey, \$1.50; hack, 50c; dinner, Reed City, 50c.....	2 50
Amount carried forward.....	\$675 12

*State Banking Department vs. The State of Michigan.*

## GENERAL ALLOWANCE/

Amount brought forward.....	\$675 12
T. C. Sherwood,	
For Petoskey to Grand Rapids.....	6 35
over night, Grand Rapids, \$2.50; to Detroit, \$5.70.....	8 20
dinner and supper, Detroit, \$1.50; to Plymouth, 65c.....	2 15
Plymouth to Milford and return, \$1.10; dinner, 50c.....	1 60
" to Detroit, 65c; Detroit to Grass Lake, \$2.20.....	2 85
dinner on train.....	1 00
expenses at Grass Lake, \$2.00; to Plymouth, \$1.90.....	3 90
dinner at Wayne.....	35
Plymouth to Oxford, \$1.50; dinner, Pontiac, 50c.....	2 00
expenses at Oxford.....	2 00
Oxford to Detroit, \$1.20; dinner, 50c.....	1 70
Detroit to Plymouth.....	65
express on books, 50c; telegraph, 50c; telephone, 25c.....	1 25
Swinyer & Michaels,	
For 1 rubber stamp and pad.....	1 25
Banks & Bros.,	
For Paine banking laws.....	6 00
Total for general allowance.....	<u>\$716 37</u>

## PRINTING.

*April 24, 1889.*

Darius D. Thorp,	
For printing 2,000 blanks, sample 13.....	\$6 25
" 2,000 envelopes.....	1 00
" and ruling 2,000 blanks, sample 40.....	26 25
alterations from copy, 6 hours, @ 25c.....	1 50
printing 2,000 publisher's certif., sample 9.....	5 75

*May 29, 1889.*

Darius D. Thorp,	
For printing 2,000 letter circulars, sample 13.....	6 25
" 500 " " " 13.....	2 50

*June 26, 1889.*

Darius D. Thorp,	
For printing and ruling 1,000 blanks, sample 13.....	3 75
" " 1,000 statements, sample 21.....	4 80
" 100 circular letters, sample 13.....	1 50
" and ruling 1,000 examiner's report, sample 49.....	18 50
stock.....	50
ruling 5,000 blanks.....	8 60
Total for printing.....	<u>\$87 15</u>

*State Banking Department vs. The State of Michigan.*

## STATIONERY.

*March 27, 1889.*

Theo. L. Backus,

For 1 seal to order, n. o. c.	\$4 50
1 10x12, 900 page R. & B. letter book, n. o. c.	2 00
1 10x12 Hill's blotter bath, sample 171	2 25
1 10x12, 500 page R. & B. letter book, n. o. c.	1 50
1 doz. 10x12 blotting pads, n. o. c.	25
1 doz. 10x12 rubber copy sheets, sample 201	1 40
1 No. 3 lever press, n. o. c.	9 00
5 M note heads made from 36 qrs. 26 lb. O. B. royal, sample 23, @ 19c	6 50
lithographing 5 M impressions, sample 30, @ \$2.50	12 50
padding	1 00
1 M 763, 10 envelopes, sample 279	3 35
1 M 763, 6 1/4 envelopes, sample 275	1 80
printing extra	1 50

*April 24, 1889.*

Theo. L. Backus,

For 3 rms. 24 lb. Crane's double cap, sample 24, @ 27c	19 44
1 rm. 24 lb. superfine 17x22, sample 20, @ 14 1/4c	3 42

*May 29, 1889.*

Theo. L. Backus,

For 6 rms. 24 lb. superfine 17x22, sample 20, @ 14 1/4c	20 52
Total for stationery	\$90 93

## RECAPITULATION.

General allowance	\$716 37
Printing	87 15
Stationery	90 93
Total allowance for State Banking Department	\$894 45

*Bureau of Labor vs. The State of Michigan.*

## GENERAL ALLOWANCE.

July 25, 1888.

Charles E. Barnes,

For expenses of investigation and appointment of canvassers in copper mines of Ontonagon, Houghton and Keweenaw counties, Huron Bay State quarry and Marquette State quarry:	
fare, Lansing to Mackinaw city and return.....	\$10 45
dinner, Reed City, 50c; supper, Kalkaska, 50c.....	1 00
hotel, Mackinaw, \$1.25; Ferry, 50c.....	1 75
dinner, Marquette, 50c; hotel, Hancock, \$1.50.....	2 00
bus, 25c; livery to Allouez and Osceola mines, \$3.00.....	3 25
hotel, Calumet, \$6.50; bus, 50c.....	7 00
“ Lake Linden, \$2.00, livery to mines, \$2.75.....	4 75
bus, 50c; hotel, Hancock, \$9.50.....	10 00
stage to Eagle Harbor, \$1.50; dinner, 40c.....	1 90
hotel, Eagle Harbor, \$1.50; livery to Central mine, \$2.00.....	3 50
livery to Calumet, \$3.00; dinner, 50c.....	3 50
hotel, Hancock, \$3.50; bus, 25c.....	3 75
livery to Arvon, \$3.00; hotel, L'Anse, \$1.00.....	4 00
dinner, Lake Linden, 50c; bus, 50c.....	1 00
hotel, Hancock, \$3.00; boat to Ontonagon, \$5.00.....	8 00
“ Ontonagon, \$1.50; R. R. to Rockland and return, \$1.00.....	2 50
livery to Greenland, \$3.00; hotel, Rockland, \$2.00.....	5 00
dinner, 50c; boat to Hancock, \$5.00.....	5 50
“ 50c; livery to Osceola, \$1.00.....	1 50
dinner, Lake Linden, 50c; bus, 50c.....	1 00
hotel, Hancock, \$4.50; livery to Marquette, \$1.50.....	6 00
“ Marquette, \$3.85; sleeper to St. Ignace, \$1.50.....	5 35
breakfast, 50c; dinner, 50c.....	1 00
appointing canvassers in Iosco Co., gypsum beds and Huron Co. stone quarries:	
fare to Bay City, \$2.15; dinner, 50c.....	2 65
boat to Tawas City, \$1.50; supper, 50c.....	2 00
hotel, Tawas City, \$1.00; livery to Alabaster, \$2.00.....	3 00
R. R. fare to Bay City, \$2.20; dinner, 50c.....	2 70
“ “ Saginaw, 30c; to Bay Port, \$1.40.....	1 70
hotel, Bay Port, \$2.50; livery to Caseville, \$2.00.....	4 50
dinner, 50c; stage to Port Austin, \$1.50.....	2 00
hotel, \$1.20; stage to Grindstone City, 50c.....	1 70
livery to Port Austin, \$2.00; dinner, 40c.....	2 40
fare to Port Huron, \$2.60; supper, 25c.....	2 85
fare to Lansing.....	3 47
Michigan Bell Telephone Co.,	
For messages.....	50
Western Union Telegraph Co.,	
For messages.....	35
Lansing Postoffice,	
For box rent for 3rd and 4th qrs. of 1888.....	2 00

August 29, 1888.

A. H. Heath,	
For postage for August.....	50 00
Amount carried forward.....	\$175 52

*Bureau of Labor vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$175 52
A. H. Heath,	
For 1 vol. practical statistics.....	1 50
2 " capitol.....	3 90
Charles E. Barnes,	
For expenses of trip to Holland stone quarry to appoint canvassers:	
fare, Lansing to Battle Creek and return.....	2 45
" Allegan to Holland and return.....	1 40
hotel, Holland.....	1 50
American Express Co.,	
For express.....	1 20
express.....	5 50

*September 26, 1888.*

Harry Hinchey,	
For daily Free Press, July 1, to Sept. 1, 1888.....	1 80

*October 31, 1888.*

Charles D. Cowles,	
For daily Tribune for July, August and September.....	1 50
Mich. Bell Telephone Co.,	
For messages.....	95

*November 28, 1888.*

A. H. Heath,	
For postage for November.....	100 00
Henry Hinchey,	
For daily Free Press to Dec. 1, 1888.....	1 80
Michigan Bell Telephone Co.,	
For messages for October.....	25

*December 26, 1888.*

Chas. D. Cowles,	
For daily Tribune 3 months.....	1 50
A. H. Heath,	
For postage for December.....	200 00
Mich. Bell Telephone Co.,	
For messages for November.....	35
E. H. Crowell,	
For daily Free Press to Jan. 1, 1889.....	60

*January 30, 1889.*

E. H. Crowell,	
For Daily Free Press to Jan. 31, 1889.....	60
Lansing Postoffice,	
For box rent for 1st and 2d quarters of 1889.....	2 00
Amount carried forward.....	\$504 32



*Bureau of Labor vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$504 32
American Express Co.,	
For express.....	33 07
United States Express Co.,	
For express.....	13 14

*February 27, 1889.*

American Express Co.,	
For express.....	1 08
Michigan Bell Telephone Co.,	
For messages.....	70

*March 27, 1889.*

A. H. Heath,	
For postage for Labor Bureau for March.....	50 00
Chas. D. Cowles,	
For Daily Tribune, Jan. 1 to March 31, 1889.....	1 50
M. J. Fuller,	
For Daily Free Press, Jan. 31 to Feb. 28.....	60
Charles E. Barnes,	
For expenses of visit to Grand Rapids, and inspection of furniture factories and appointment of canvassers to take statistics of employes:	
street car, 5c; fare to Grand Rapids, \$1.95.....	2 00
bus to hotel, 25c; street car to and from factories, 20c.....	45
telephone to Commissioner of Labor.....	25
street car to and from factories.....	75
6½ days at Eagle hotel.....	13 50
bus to depot.....	25
fare to Lansing, \$1.95; street car, 5c.....	2 00
expenses to Grand Rapids to give instructions to canvassers in the factories:	
street car, 5c; fare to Grand Rapids, \$1.95.....	2 00
bus to hotel, 25c; street cars to factories, 30c.....	55
1½ days at Eagle hotel, \$3.50; bus to depot, 25c.....	3 75
fare to Lansing \$1.95; street car, 5c.....	2 00
expenses to Detroit to visit factories, etc.:	
street car, 5; fare to Detroit, \$2.55.....	2 60
street cars to factories.....	60
2 days' at hotel.....	4 00
fare to Lansing, \$2.55; street car, 5c.....	2 60
expenses to Grand Rapids to visit furniture factories where admission had been refused to canvassers of the Labor Bureau:	
street car, 5c; fare to Grand Rapids, \$1.95.....	2 00
street car to factories.....	50
2¾ days at Eagle hotel.....	5 50
fare to Lansing, \$1.95; street car, 5c.....	2 00
American Express Co.,	
For express.....	3 50

*April 24, 1889.*

Charles E. Barnes,	
For expenses to Saginaw and Owosso to prepare for canvass of labor in furniture factories:	
street car, 5c; fare to East Saginaw, \$1.85.....	1 90
Amount carried forward.....	\$657 11

*Bureau of Labor vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$657 11
Charles E. Barnes,	
For bus to hotel, 25c; street car to factories, 30c.....	55
2 days hotel at East Saginaw.....	4 00
fare to Owosso, \$1.10; bus to hotel, 25c.....	1 35
1½ day, hotel at Owosso, \$1.00; bus to depot, 25c.....	1 25
fare to Lansing, 80c; street car, 5c.....	85
expenses to Hillsdale, Adrian and Ann Arbor, to prepare for canvass of labor in furniture factories:	
fare, Lansing to Hillsdale.....	1 90
bus to hotel and return.....	25
hotel, Hillsdale, \$2.00; fare to Adrian, \$1.00; bus, 25c.....	3 25
hotel, Adrian, \$2.00; bus, 25c; fare to Ann Arbor, \$1.10.....	3 35
bus to hotel.....	25
1½ days, hotel, Ann Arbor, \$2.50; bus to depot, 25c.....	2 75
fare to Lansing.....	1 95
expenses of trip to St. Johns to prepare for canvass of labor in furni- ture factory:	
street car, 5c; fare to Owosso, 80c.....	85
dinner, Owosso, 50c; fare to St. Johns, 55c.....	1 05
hotel, St. Johns.....	1 50
fare to Lansing, \$1.35 street car, 5c.....	1 40
Expenses of trip to Potterville and Charlotte to prepare for canvass of labor in furniture factory:	
street car, 5c; fare to Potterville, 37c.....	42
dinner, Potterville.....	35
fare to Charlotte.....	20
supper, " 50c; bus to depot, 25c.....	75
American Express Co.,	
For express.....	25
United States Express Co.,	
For Express.....	1 14
R. L. Polk & Co.,	
For Mich. State Gazetteer.....	5 00

*May 29, 1889.*

Charles E. Barnes,	
For expenses of trip to Sturgis, Buchanan & Niles for canvas of labor in furniture factories:	
R. R. fare from Battle Creek to Sturgis.....	1 25
bus from depot.....	25
1½ day, hotel at Sturgis.....	1 00
R. R. to Buchanan.....	1 68
bus to hotel.....	25
dinner and supper, \$1.00; bus to depot, 25c.....	1 25
R. R. fare to Niles, 20c; 1½ day at hotel, Niles, \$1.50.....	1 70
R. R. fare to Lansing, \$3.46; street car, 5c.....	3 51
expenses of trip to Belding, Howard City, Big Rapids, Manistee, Filer- town, Newaygo, Muskegon and Grand Haven to prepare for canvass of labor employed in furniture factories:	
street car, Lansing, 5c; fare to Belding, \$1.60.....	1 65
dinner, Belding, 50c; fare to Howard City, 70c.....	1 20
fare to Big Rapids, 65c; bus to hotel, 25c.....	90
hotel bill, Big Rapids.....	2 50
fare to Reed City, 40c; supper, 50c.....	90
" Manistee, \$1.75; bus to hotel, 25c.....	2 00
Amount carried forward.....	\$711 76

*Bureau of Labor vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$711 76
Charles E. Barnes,	
For livery to Filertown.....	1 50
¼ day, hotel at Manistee.....	1 25
bus to depot, 25c; fare to Newaygo, \$2.35.....	2 60
dinner at Newaygo, 50c; fare to White Cloud, 30c.....	80
supper, White Cloud, 50c; fare to Muskegon, \$1.05.....	1 55
bus to hotel.....	25
1 day, hotel at Muskegon.....	2 50
fare to Grand Haven, 45c; bus to Hotel, 25c.....	70
¼ day, hotel at Grand Haven.....	1 00
telegram to Grand Rapids, canvasser.....	25
fare to Grand Rapids, 90c; street car, 5c.....	95
1 day, hotel at Grand Rapids.....	2 00
fare to Lansing, \$1.95; street car, 5c.....	2 00
expenses of trip to Northville to prepare for canvass of labor in furni- ture factory:	
street car, 5c; R. R. fare to Plymouth, \$1.85.....	1 90
livery to Northville, \$1.00; supper, 35c.....	1 35
R. R. fare to Plymouth.....	10
¼ day hotel at Plymouth.....	1 00
bus to depot.....	25
fare to Lansing, \$1.85; street car, 5c.....	1 90
expenses to Grand Ledge chair factory to prepare for canvas of labor:	
R. R. fare Lansing to Grand Ledge.....	65
street car, Lansing.....	10
expenses to Constantine, Otsego and Allegan to prepare for canvass of labor in furniture factories:	
fare to Constantine.....	2 76
bus to hotel.....	25
1 day hotel at Constantine.....	2 00
fare to Otsego, \$1.35; bus to hotel, 25c.....	1 60
dinner.....	50
fare to Allegan, 30c; bus to hotel, 25c.....	55
hotel at Allegan.....	1 50
fare, Allegan to Lansing.....	2 62
M. J. Fuller,	
For Daily Free Press 3 months.....	1 80
American Express Co.,	
For express.....	1 95

*June 26, 1889.*

A. H. Heath,	
For postage for Labor Bureau for June.....	100 00
Chas. D. Cowles,	
For Daily Tribune for 3 months, to June 30.....	1 50
American Express Co.,	
For express.....	47 05
United States Express Co.,	
For express.....	19 25
Total for general allowance.....	<u>\$919 69</u>

*Bureau of Labor vs. The State of Michigan.*

## PRINTING.

*August 29, 1888.*

Thorp & Godfrey,	
For printing 200 blanks, sample 55.....	\$4 25

*October 31, 1888.*

Thorp & Godfrey,	
For comp. on report Commissioner of Labor, pp. 1 to 160:	
1,219,037 ems, @ 29c.....	353 52
presswork, 620 tokens, @ 18c.....	111 60
correcting alterations, 21 hours.....	5 25

*November 28, 1888.*

Thorp & Godfrey,	
For printing 4,000 slips, sample 6.....	8 20
comp. on report Commissioner of Labor, title to VIII and pages 161 to	
end: 1,022,704 ems, @ 29c.....	296 58
presswork, 620 tokens, @ 18c.....	111 60
correcting alterations.....	6 88

*December 26, 1888.*

Darius D. Thorp,	
For comp. on 800 synopsis, facts and figures:	
101,531 ems, @ 29c.....	3 05
presswork, 4 tokens, @ 18c.....	72
printing 1,750 envelopes.....	1 00

*January 30, 1889.*

Darius D. Thorp,	
For printing and ruling 4,800 blanks, a, 1888, sample 45.....	38 25
“ 9,600 blanks, No. 1. 1889, sample 8.....	24 75
“ 125 postal cards, sample 6.....	60
2,225 covers for report Commissioner of Labor, sample 13.....	7 00

*February 27, 1889.*

Darius D. Thorp,	
For printing 3,000 envelopes.....	1 50
“ 1,000 “.....	50

*March 27, 1889.*

Darius D. Thorp,	
For printing and ruling 480 blanks, No. 2, sample 55.....	7 25
“ “ 480 “ No. 2, “ 55.....	7 25
“ 200 circular letter, sample 13.....	1 75
“ 10,000 circulars, sample 8.....	25 75

Amount carried forward.....	\$1,017 25
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*Bureau of Labor vs. The State of Michigan.*

## PRINTING.

*May 29, 1889.*

Amount brought forward.....	\$1,017 25
Darius D. Thorp,	
For printing 100 note circulars, sample 13.....	1 50

*June 26, 1889.*

Darius D. Thorp,	
For printing 500 postal cards, sample 6.....	1 20
"      250      "      6.....	80
Total for printing.....	<u>\$1,020 75</u>

## BINDING.

*July 25, 1888.*

Thorp & Godfrey,	
For making 30 pads.....	60

*August 29, 1888.*

Thorp & Godfrey,	
For making 10 blocks.....	20

*December 26, 1888.*

Darius D. Thorp,	
For binding 2,200 Reports Commissioner of Labor, in cloth, @ 12c.....	264 00

*January 30, 1889.*

Darius D. Thorp,	
For making 102 pads.....	2 04
binding 20 vol. Labor Report, in $\frac{1}{2}$ morocco.....	20 00
"      2,200 pam. Report Labor Commissioner, @ 55c.....	12 10

*February 27, 1889.*

Darius D. Thorp,	
For making 96 pads.....	1 92
Total for binding.....	<u>\$300 86</u>

ANNUAL REPORT OF THE  
Bureau of Labor vs. The State of Michigan.

STATIONERY.

December 26, 1888.

Theo. L. Backus,	
For 1 gro. No. 3 Dreka pens, sample 52.....	\$0 85
1 bdl., 24x36 print.....	4 00
5 rms. 20 lb fine 17x22, sample 19, @ 12.....	12 00
5 M 6¼ XX White Gov. envelopes, sample 268, @ \$1.60.....	8 00
3 mem. calendar pads, n. o. c., @ 30c.....	90
5 rms. 20 lb 18x23 flat paper, sample 19, @ 12c.....	12 00
1 mem. calendar stand, plain, n. o. c.....	50

February 27, 1889.

Theo L. Backus,	
For ¼ doz. qts. Carter's arabin, sample 112, @ \$9.00.....	3 00
1-12 doz. qts. N. Y. Ink Co. carmine, sample 89, @ \$32.00.....	2 67
2 rms. 28 lb superfine, 17x22, sample 20, @ 14¼c.....	7 98
1 M 753-11 envelopes, 271.....	3 35
Total for stationery.....	<u>\$55 25</u>

RECAPITULATION.

General allowance.....	\$919 69
Printing.....	1,020 75
Binding.....	300 86
Stationery.....	55 25
Total allowance for Bureau of Labor.....	<u>\$2,296 55</u>

*Board of State Auditors vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

T. M. Wilson,	
For services as clerk of Board of Auditors for July .....	\$116 66
postage for office of Board for August .....	4 00
Mich. Bell Telephone Co.,	
For messages for June .....	4 10
Western Union Telegraph Co.,	
For messages .....	29

*August 29, 1888.*

T. M. Wilson,	
For services as clerk of Board for August .....	116 66
postage for office of board for Sept. ....	4 00
T. M. Wilson,	
For expenses to Detroit on official business:	
R. R. fare to Detroit and return .....	2 55
hotel bill .....	2 50
American Express Co.,	
For express .....	1 75
Mich. Bell Telephone Co.,	
For messages for July .....	1 00
Western Union Tel. Co.,	
For messages .....	78

*September 26, 1888.*

T. M. Wilson,	
For services as clerk of board for Sept. ....	116 66
postage for board for Oct. ....	4 00
American Express Co.,	
For express .....	45
Mich. Bell Telephone Co.,	
For messages for August .....	1 00

*October 31, 1888.*

T. M. Wilson,	
For services as clerk of board for October .....	116 66
postage for board .....	3 00
American Express Co.,	
For express .....	90
Mich. Bell Telephone Co.,	
For messages .....	2 25

*November 28 1888.*

T. M. Wilson,	
For salary as clerk of board for November .....	116 66
expenses on business of Board:	
R. R. fare to Detroit and return .....	5 10
hotel, Detroit .....	5 00
Amount carried forward .....	\$625 97

*Board of State Auditors vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$625 97
T. M. Wilson,	
For postage for office of Board.....	4 00
Michigan Bell Telephone Co.,	
For messages for Oct.....	1 55
Western Union Telegraph Co.,	
For messages for November.....	1 03

*December 26, 1888.*

T. M. Wilson,	
For services as clerk of Board for December.....	116 74
expenses on business of board;	
R. R. fare Detroit and return, \$5.10; hotel, \$3.00.....	8 10
postage for office of board for January.....	4 00
N. B. Wilson,	
For services as clerk in office of Board of Auditors.....	50 00
American Express Co.,	
For express.....	90
Mich. Bell Telephone Co.,	
For messages for November.....	50
Western Union Tel. Co.,	
For messages for Dec.....	1 42

*January 30, 1889.*

T. M. Wilson,	
For services as clerk of board for January.....	116 66
expenses on business for the State:	
R. R. fare to Detroit and return.....	5 10
hotel bill.....	3 00
postage for board for February.....	4 00
American Express Co.,	
For express.....	1 45
Michigan Bell Telephone Co.,	
For messages for Dec.....	1 75
Western Union Tel. Co.,	
For messages for January.....	58

*February 27, 1889.*

T. M. Wilson,	
For services as clerk of board for February.....	116 66
expenses on business of board:	
R. R. fare to Detroit and return.....	5 10
hotel bill.....	3 00
postage for office of board for March.....	4 00
American Express Co.,	
For express.....	1 45
Michigan Bell Telephone Co.,	
For messages for January.....	5 45
Amount carried forward.....	\$1,082 41



## BOARD OF STATE AUDITORS.

151

*Board of State Auditors vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*March 27, 1889.*

Amount brought forward.....	\$1,082 41
T. M. Wilson,	
For services as clerk of board for March.....	116 66
postage for office of board for April.....	3 00
Michigan Bell Telephone Co.,	
For messages for February.....	4 10

*April 24, 1889.*

T. M. Wilson,	
For services as clerk of board for April.....	116 66
postage for office of board for May.....	4 00
Mich. Bell Telephone Co.,	
For messages for March.....	3 75

*May 29, 1889.*

T. M. Wilson,	
For postage for office of board for June.....	4 00
services as clerk of board for May.....	116 66
American Express Co.,	
For express.....	1 90
Michigan Bell Telephone Co.,	
For messages for April.....	4 90

*June 26, 1889.*

T. M. Wilson,	
For services as clerk of board for June.....	116 66
postage for office of board for July.....	4 00
expenses on business of board:	
R. R. fare, two trips to Detroit.....	10 20
hotel bill.....	5 50
Mich. Bell Telephone Co.,	
For messages for May.....	1 40
Total for general allowance.....	<u>\$1,595 80</u>

## PRINTING.

*July 25, 1888.*

Thorp & Godfrey,	
For lettering 1 book.....	\$0 50
printing letter heads.....	2 00
Amount carried forward.....	<u>\$2 50</u>

*Board of State Auditors vs. The State of Michigan.*

## PRINTING.

*August 29, 1888.*

Amount brought forward.....	\$2 50
Thorp & Godfrey, For printing 1,027 blanks, sample 8.....	3 50
"      200      "      "      15.....	2 25

*October 31, 1888.*

Thorp & Godfrey, For Printing 1,000 envelopes.....	50
1 card and printing.....	1 00
Total for printing.....	<u>\$9 75</u>

## BINDING.

*August 29, 1888.*

Thorp & Godfrey, For covering paper weight.....	\$ 1 00
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*October 31, 1888.*

Thorp & Godfrey, For binding 16 qr. records, @ 80c.....	12 80
ruling.....	2 00
paging.....	1 50

*June 26, 1889.*

Darius D. Thorp, For lettering 2 vols. Mich. Digest.....	50
Total for binding.....	<u>\$17 80</u>

## STATIONERY.

*August 29, 1888.*

Theo. L. Backus, For 1 impression book.....	\$2 50
$\frac{1}{4}$ gro. Sib. pencils.....	5 00
1 gro. bands.....	1 50
$2\frac{1}{2}$ M $6\frac{1}{2}$ envelopes.....	4 50
Amount carried forward.....	<u>\$13 50</u>

*Board of State Auditors vs. The State of Michigan.*

## STATIONERY.

*February 27, 1889.*

Amount brought forward.....	\$13 50
Barnes Brothers,	
For 12 rms. 70lb coated book, @ 12½c.....	105 00
1 rm. 70lb " @ 12½c.....	8 75
Total for stationery.....	<u>\$127 25</u>

## RECAPITULATION.

General allowance.....	\$1,595 80
Printing.....	9 75
Binding.....	17 80
Stationery.....	127 25
Total allowance for Board of State Auditors.....	<u>\$1,750 60</u>

*State Board of Agriculture vs. The State of Michigan.*

## GENERAL ALLOWANCE

July 25, 1888.

Richmond & Backus Co.,	
For 10 M manilla envelopes, printed.....	\$16 50
11 " " " " .....	16 50
Franklin Wells,	
For return ticket to Chicago from White Pigeon.....	5 90
livery to White Pigeon, \$1.00; street car, Chicago, 50c.....	1 50
telegram, 25c; hotel, Chicago, \$5.80.....	6 05
supper, 50c; livery, White Pigeon to Constantine, \$1.50.....	2 00
R. R. fare to Lansing via Jackson.....	3 40
street car, 5c; hotel bill, \$2.05;.....	2 10
R. R. fare to Jackson, \$1.10; hotel, \$1.00.....	2 10
" " home via Delhi Mills.....	4 95
lunch, 25c; bill at Kalamazoo, \$1.35.....	1 60
Henry Chamberlain.	
For fare, Three Oaks to Lansing, \$4.05; dinner, 75c.....	4 80
hotel, Lansing, \$3.50; car fare, 20c.....	3 70
hotel, Jackson, \$1.00; fare, Lansing to Three Oaks, 6.05.....	7 05
hotel, Kalamazoo.....	3 00
telegrams.....	3 25
fare, Three Oaks to Lansing, \$4.05; dinner, 50c.....	4 55
hotel, Lansing, \$4.50; livery to college, \$2.50.....	7 00
fare, Lansing to Three Oaks, \$4.05; dinner, 75c.....	4 80
Wm. B. McCreery,	
For R. R. fare, Flint to Lansing, \$1.50; street car, 5c.....	1 55
hotel, \$2.50; R. R. fare, Lansing to Flint, \$1.50; street car, 5c.....	4 05
horse and buggy to college.....	1 50
R. R. fare, Flint to Lansing, \$1.50; street car, 5c.....	1 55
livery for board to college and return.....	3 00
hotel, \$3.00; R. R. fare, Lansing to Flint, \$1.50; street car, 5c.....	4 55
telegram.....	35

August 29, 1888.

Wm. B. McCreery,	
For R. R. to Lansing, \$1.50; hack, 25c.....	1 75
2 trips, livery, to college for board.....	6 00
hotel, \$5.00; R. R. to Flint, \$1.50; street car, 5c.....	6 55
E. W. Rising,	
For R. R. fare to and from Lansing, \$3.50; hotel, \$5.00.....	8 50
C. W. Garfield,	
For R. R. Grand Rapids to Lansing and return.....	4 30
hotel, \$4.00; street car, 20c.....	4 20
R. R. Grand Rapids to Lansing and return.....	4 30
livery, \$1.00; bus, 25c; dinner, 50c.....	1 75
R. R. Grand Rapids to Lansing and return.....	4 30
hotel, \$2.50; street car, 20c.....	2 70
E. W. Rising,	
For R. R. fare, \$3.50; hotel bill, \$3.00.....	6 50
Amount carried forward.....	\$168 19

*State Board of Agriculture vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*September 26, 1888.*

Amount brought forward.....	\$168 19
Franklin Wells,	
For R. R. fare to Lansing.....	3 50
dinner, 50c; street car, 5c.....	55
street car, 5c; hotel, \$3.50.....	3 55
R. R. Lansing to Constanstine, \$3.50; lunch, 25c.....	3 75
E. W. Rising,	
For fare to and from Davison, \$2.85; hotel, \$2.00.....	4 85

*October 31, 1888.*

E. W. Rising,	
For fare to and from Lansing.....	3 50
hotel, 2 days.....	4 00
Henry Chamberlain,	
For fare, Three Oaks to Lansing and return.....	8 10
dinners, going and returning.....	1 00
hotel, Lansing, 3½ days, \$7.00; car fare, 10c.....	7 10
fare, Three Oaks to Jackson and return.....	4 05
dinners, going and returning.....	1 00
hotel, Jackson, 3 days, \$9.00; car far, 30c.....	9 30
fare, Three Oaks to Lansing and return.....	8 10
dinners, going and returning, \$1.25; hotel, \$4.00.....	5 25
W. B. McCreery,	
For R. R. Flint to Lansing, \$1.50; car fare, 5c.....	1 55
hotel bill, 1½ days.....	3 00
livery for board to college and return.....	3 00
R. R. Lansing to Flint \$1.50; car far, 5c.....	1 55
Chas. W. Garfield,	
For R. R. fare Grand Rapids to Lansing and return.....	4 30
3 bus fares.....	75
carriage to college.....	3 00
1½ days hotel.....	2 50
street car, 10c; lodging, Eagle hotel, 50c.....	60
R. R. Grand Rapids to Lansing and return.....	3 50
R. R. fare Grand Rapids to Lansing and return.....	3 50
Hudson house, ½ day.....	1 00
2 meals.....	70
2 bus fares.....	50
R. R. fare, Grand Rapids to Lansing and return.....	3 50
one meal, 50c; street car, 10c.....	60
R. R. fare, Grand Rapids to Jackson and return.....	3 90
hotel bill.....	2 75
R. R. Grand Rapids to Lansing and return.....	3 50
breakfast, 25; dinner, 50c.....	75
R. R. Grand Rapids to Lansing and return.....	3 50
2 days' hotel.....	4 00

*November 28, 1888.*

A. J. Cook,	
For electras for report of Board of Agriculture.....	9 40
Franklin Wells,	
For R. R. fare to Lansing, \$3.50; dinner, 50c.....	4 00
Amount carried forward.....	\$301 14

*State Board of Agriculture vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$301 14
Franklin Wells,	
For street car, 10c; dinner, 25c.....	35
hotel, \$3.50; R. R. to Constantine, \$3.80; dinner, 50c.....	7 80
R. R. to Lansing, \$3.50; dinner, 50c; hack, 25c; dinner, 25c.....	4 50
hotel, \$3.50; R. R. to Constantine, \$3.50; dinner, 50c.....	7 50
E. W. Rising,	
For fare to and from Lansing, \$3.50; hotel, \$1.00.....	4 50
“ “ “ \$3.50; hotel \$3.00; car, 10c.....	6 60
Lewis Engraving Co.,	
For 9 photo engraved plates for inserts.....	11 25

*January 30, 1889.*

Franklin Wells,	
For expenses as member of Board of Agriculture:	
R. R. fare to Chicago and return.....	5 90
6 days board in Chicago.....	7 75
room rent at Gires hotel.....	9 00
livery from White Pigeon to Constantine.....	1 50
R. R. fare to Lansing, \$3.50; dinner, 50c.....	4 00
street car, 5c; dinner at college, 25c.....	30
hotel bill, Hudson house.....	3 50
R. R. fare Lansing to Constantine.....	3 50
lunch at White Pigeon.....	25
R. R. fare to Lansing, \$3.50; dinner, 50c.....	4 00
street car, 5c; hotel at Hudson house, \$3.50.....	3 55
R. R. from Lansing via Hillsdale.....	3 75
dinner at Hillsdale.....	50
E. W. Rising,	
For expenses as member of Board of Agriculture:	
R. R. fare to Lansing and return.....	3 50
hotel bill 2 days.....	2 50
Henry Chamberlain,	
For expenses as member of Board of Agriculture:	
fare Three Oaks to Lansing and return.....	8 10
bus and car fare.....	30
2 meals en route.....	1 25
hotel 3 days.....	4 50
fare Three Oaks to Lansing and return.....	8 10
2 meals en route, \$1.00; car fare, 10c.....	1 10
hotel bill.....	3 75
Chas. W. Garfield,	
For ticket from Grand Rapids to Lansing and return.....	3 50
hotel, \$1.50; 1 meal, 50c; bus 25c.....	2 25
ticket from Grand Rapids to Lansing and return.....	3 50
hotel 1 day, \$2.00; meal and lodging, \$1.00.....	3 00
Wm. B. McCreery,	
For expenses as member of Board of Agriculture:	
R. R. Flint to Lansing, \$1.50; hack, 25c.....	1 75
livery for Board to college and return.....	3 00
hotel bill, 1½ days.....	3 00
R. R. fare, Lansing to Flint.....	1 50
R. R. fare, Flint to Lansing, \$1.50; car fare, 5c.....	1 55
livery for board to college and return.....	3 00
hotel bill, 2½ days.....	5 00
R. R. fare, Lansing to Flint, \$1.50; car fare, 5c.....	1 55
Amount carried forward.....	\$456 84

*State Board of Agriculture vs. The State of Michigan.*

## GENERAL ALLOWANCE.

February 27, 1889.

Amount brought forward.....	\$456 84
O. Palmer,	
For expenses as member of Board of Agriculture:	
R. R. fare, Grayling to Lansing.....	4 90
hotel expenses.....	5 00
R. R. fare to Grayling.....	4 90
Edwin Willits,	
For expenses as member of Board of Agriculture attending meeting of Board at Jackson:	
R. R. fare, Lansing to Jackson and return.....	1 10
street car fares, 20c; hotel, 1½ days, \$1.50.....	4 70
expenses to meet visitors at Detroit:	
R. R. fare, Lansing to Detroit and return.....	5 10
dinner and supper, \$1.50; street cars, 10c.....	1 60
expenses as delegate to Fat Stock Show, Chicago:	
R. R. fare, Lansing to Chicago and return.....	11 22
room at hotel, 4 days.....	10 00
meals, 4¾ days.....	7 85
street car fares, 45c; sleeper home, \$1.50.....	1 95
expenses as representative of board to convention of agricultural colleges and experiment stations, Knoxville, Tenn:	
conveyance to depot.....	50
R. R. fare, Lansing to Detroit, \$2.55; supper, 50c.....	3 05
" " Detroit to Knoxville and return.....	22 00
sleeper, Detroit to Cincinnati.....	2 00
hotel at Cincinnati over Sunday.....	5 00
hack at Cincinnati, \$1.00; parlor car to Knoxville, \$1.00.....	2 00
dinner, 75c; hack, 50c; hack 3 days to college, \$1.50.....	2 75
hotel bill 5 days, \$12.50; hack, 50c.....	13 00
parlor car, Knoxville to Cincinnati, \$1.00; dinner, 75c.....	1 75
supper, 50c; sleeper to Detroit, \$2.00; porter, 75c.....	3 25
breakfast, Detroit, 50c; R. R. to Lansing, \$2.55.....	3 05
hack to college.....	50
Henry Chamberlain,	
For expenses as member of Board of Agriculture:	
fare, Three Oaks to Lansing and return.....	8 10
hotel, Lansing.....	3 50
meals en route, \$1.00; car fare, 10c.....	1 10
postage from 1883 to 1889.....	6 00
A. C. Glidden,	
For expenses as member of Board of Agriculture:	
fare, Paw Paw to Lansing, \$2.65; hotel, \$3.50.....	6 15
fare, Lansing to Paw Paw, \$2.65; dinner, Marshall, 50c.....	3 15
Franklin Wells,	
For expenses as member of Board of Agriculture:	
R. R. fare, Constantine to Lansing.....	3 50
dinner.....	50
hotel bill at Hudson house.....	3 50
R. R. fare, Lansing to Constantine.....	3 50
dinner.....	50

March 27, 1889.

Wm. B. McCreery,	
For expenses as member of Board of Agriculture:	
R. R. fare, Flint to Lansing, \$1.50; street car, 5c.....	1 55
hotel bill, 2½ days.....	5 00
Amount carried forward.....	\$620 06

*State Board of Agriculture vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$620 06
Wm. B. McCreery,	
For horse and buggy to college.....	1 50
R. R. fare, Lansing to Flint, \$1.50; street car, 5c.....	1 55
R. R. fare, Flint to Lansing, \$1.50; street car, 5c.....	1 55
dinner and supper.....	1 00
R. R. Lansing to Flint, \$1.50; street car, 5c.....	1 55
R. R. Flint to Lansing, \$1.50; street car, 5c.....	1 55
hotel bill, 1½ days.....	3 00
R. R. Lansing to Flint, \$1.50; street car, 5c.....	1 55
R. R. Flint to Lansing, \$1.50; street car, 5c.....	1 55
livery for Board to college and return.....	3 00
hotel bill, 2½ days.....	5 00
R. R. Lansing to Flint, \$1.50; street car, 5c.....	1 55
R. R. Flint to Lansing, \$1.50; street car, 5c.....	1 55
hotel, ½ day.....	1 00
R. R. Lansing to Flint, \$1.50; street car, 5c.....	1 55
R. R. Flint to Lansing, \$1.50; street car, 5c.....	1 55
hotel bill, 2½ days.....	5 00
R. R. Lansing to Flint, \$1.50; street car, 5c.....	1 55
R. R. Flint to Lansing, \$1.50; street car, 5c.....	1 55
hotel bill, 1½ days.....	3 50
horse and buggy to college.....	1 50
R. R. Lansing to Flint, \$1.50; street car, 5c.....	1 55
<hr/>	
April 24, 1889.	
Franklin Wells,	
For expenses as member of Board of Agriculture:	
freight and drayage on box of reports.....	70
R. R. fare to Lansing.....	3 50
dinner, 50c; dinner at college, 25c.....	75
hotel bill, \$3.50; R. R. fare home, \$3.50.....	7 00
dinner.....	50
100 2-cent stamps.....	2 00
Wm. B. McCreery,	
For expenses as member of Board of Agriculture:	
R. R. fare, Flint to Lansing, \$1.50; car fare, 5c.....	1 55
hotel bill, 3 days.....	6 00
horse and buggy to college.....	1 50
R. R. fare, Lansing to Flint, \$1.50; car fare, 5c.....	1 55
" " Flint to Lansing, \$1.50; " " 5c.....	1 55
livery for board to college and return.....	3 00
horse and buggy to college.....	1 50
hotel bill, 3½ days.....	7 00
R. R. fare, Lansing to Flint, \$1.50; car fare, 5c.....	1 55
postage stamps.....	2 00
A. C. Glidden,	
For expenses as member of Board of Agriculture:	
fare from Paw Paw to Lansing.....	2 65
dinner at Kalamazoo.....	40
board at Lansing.....	2 50
fare, Lansing to Paw Paw.....	2 65
dinner at Kalamazoo.....	40
O. Palmer,	
For expenses as member of Board of Agriculture:	
R. R. fare to Lansing.....	4 90
hotel bill.....	4 50
R. R. fare to Grayling.....	4 90
Amount carried forward.....	\$729 26



*State Board of Agriculture vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$729 26
<b>I. H. Butterfield,</b>	
For expenses as member of Board of Agriculture:	
R. R. fare, Lapeer to Lansing and return.....	4 00
2 meals.....	50
hotel bill.....	3 00
<b>Chas. W. Garfield,</b>	
For expenses as member of Board of Agriculture:	
R. R. to Lansing and return.....	3 50
breakfast and dinner.....	75
R. R. to Lansing and return.....	3 50
1½ days at Hudson house.....	3 50
bus.....	25
R. R. to Lansing via Jackson, \$4.00; car fare, 10c.....	4 10
2¾ days at Hudson house.....	5 50
R. R. Lansing to Grand Rapids.....	1 95
car fare, 10c; dinner, 50c.....	60
express, 25c; freight, 25c.....	50
R. R. fare, Grand Rapids to Lansing.....	1 90
1½ days at Hudson house.....	3 00
R. R. fare, Lansing to Grand Rapids.....	1 90
bus.....	25

*May 29, 1889.*

<b>Franklin Wells,</b>	
For expenses as member of Board of Agriculture:	
R. R. fare to Lansing.....	3 50
dinner.....	50
hotel, Lansing, \$1.50; livery to college, \$1.00.....	2 50
R. R. fare, Lansing to Kalamazoo.....	3 00
hotel bill, Kalamazoo.....	1 25
R. R. fare, Kalamazoo to Constantine.....	95
R. R. fare to Lansing, \$3.50; dinner, 50c.....	4 00
dinner for self and Gov. Luce at college.....	50
Hudson house bill.....	3 50
R. R. fare from Lansing home.....	3 50
dinner at White Pigeon.....	50
<b>I. H. Butterfield,</b>	
For expenses as member of Board of Agriculture:	
R. R. fare, \$4.00; meals and hotel bill, \$2.00.....	6 00
<b>Edwin Willits,</b>	
For expenses at State Institutes at Flint, Grayling, Big Rapids, Lake Odessa and Brooklyn:	
street car, Lansing, 5c; R. R. fare to Flint, \$1.48.....	1 53
R. R. Flint to Bay City, \$1.30; dinner, 50c.....	1 80
R. R. Bay City to Grayling and return, \$4.95; hotel, \$4.00.....	8 95
sleeper, \$1.50; porter, 10c.....	1 60
R. R. Bay City to Lansing, \$2.40; stage to college, 15c.....	2 55
R. R. Lansing to Big Rapids and return, \$5.20; hotel, \$4.63.....	9 83
hack, 25c; porter, 15c.....	40
R. R. Lansing to Lake Odessa and return.....	1 80
hotel Lake Odessa, 75c; supper, Lansing, 40c.....	1 15
R. R. Lansing to Brooklyn, \$2.65; Napoleon to Jackson, 30c.....	2 95
hotel, Jackson, \$1.00; R. R. to Lansing, \$1.10.....	2 10
street car, 5c; stage, college to Lansing, 15c.....	20
R. R. Lansing to Albion, \$1.90; dinner, 50c.....	2 40
Amount carried forward.....	\$834 92

*State Board of Agriculture vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$834 92
O. Palmer,	
For expenses as member of Board of Agriculture,	
R. R. fare, Grayling to Lansing.....	4 90
R. R. fare, Lansing to Grayling.....	4 90
hotel expenses.....	2 75
Wm. B. McCreery,	
For expenses as member of Board of Agriculture:	
R. R. fare, Flint to Lansing, \$1.50; car fare, 5c.....	1 55
horse and buggy to college.....	1 00
R. R. fare, Lansing to Flint, \$1.50; car fare, 5c.....	1 55
hotel bill, Lansing.....	3 00
R. R. fare, Flint to Lansing, \$1.50; car fare, 5.....	1 55
livery for board to college and return.....	4 50
hotel bill, 2½ days.....	5 00
R. R. fare, Lansing to Flint, \$1.50; car fare, 5c.....	1 55
A. C. Glidden,	
For expenses as member of Board of Agriculture:	
fare, Paw Paw to Lansing.....	2 65
dinner at Kalamazoo.....	40
board at Lansing.....	1 25
fare to Paw Paw.....	2 65
supper at Jackson.....	40
Lewis Engraving Co.,	
For drawings and plates, 15 subjects, vegetables, etc., for bulletin 48.....	65 50
<hr/>	
<i>June 26, 1889.</i>	
O. Palmer,	
For expenses as member of Board of Agriculture:	
R. R. fare to Lansing and return.....	9 80
hotel bill, 1½ days.....	3 00
dinner, 25c; car fare, 10c.....	35
Franklin Wells,	
For expenses as member of Board of Agriculture:	
telegram to Col. McCreery.....	41
R. R. fare to Lansing and return.....	7 00
dinner.....	50
hotel bill, \$3.50; dinner on return trip, 50c.....	4 00
A. C. Glidden,	
For expenses as member of Board of Agriculture:	
R. R. Paw Paw to Lansing.....	2 65
board at Lansing.....	3 00
R. R. Lansing to Paw Paw.....	2 65
dinner at Kalamazoo, 40c; at Marshall, 40c.....	80
I. H. Butterfield,	
For expenses as member of Board of Agriculture:	
R. R. fare, \$4.00; hotel and meals, \$3.50.....	7 50
Chas. W. Garfield,	
For expenses as member of Board of Agriculture:	
R. R. Grand Rapids to Lansing and return.....	3 50
street car fare.....	20
livery to college.....	1 50
R. R. Grand Rapids to Lansing and return.....	3 50
livery to college.....	1 50
hotel bill.....	1 50
bus, 25c; street car fare, 20c.....	45
dinner.....	25
R. R. Grand Rapids to Lansing and return.....	3 50
livery.....	1 50
hotel, \$3.00; street car fares, 20c.....	3 20
Total for general allowance.....	<u>\$1,002 28</u>

*State Board of Agriculture vs. The State of Michigan.*

## PRINTING.

*July 25, 1888.*

Thorp & Godfrey,	
For comp. on bulletin No. 37, 19,474 ems, @ 29c.....	\$5 64
presswork, 17 tokens, @ 18c.....	3 06

*September 26, 1888.*

Thorp & Godfrey,	
For comp. on bulletin No. 38, 23,376 ems, @ 29c.....	6 78
presswork, 36 tokens, @ 18c.....	6 48
correcting alterations, 2½ hours.....	63

*October 31, 1888.*

Thorp & Godfrey,	
For comp. on bulletin, No. 40, 185,530 ems, @ 29c.....	53 80
presswork, 100 tokens.....	18 00
correcting alterations, 3½ hours.....	88
comp. on bulletin No. 41, 54,481 ems, at 29c.....	15 80
presswork, 18 tokens, @ 18c.....	3 24
correcting alterations, 1 hour.....	25
comp. on report Board of Agriculture, title to page 96:	
348,044 ems, @ 29c.....	100 93
presswork, 552 tokens, @ 18c.....	99 36
correcting alterations, 26 hours.....	6 50

*November 28, 1888.*

Thorp & Godfrey,	
For composition on report agricultural society, pages 97 to 352:	
982,554 ems @ 29c.....	284 94
presswork, 1,472 tokens @ 18c.....	264 96
correcting alterations, 27 hours @ 25c.....	6 75
composition on bulletin No. 42, 22,998 ems @ 29c.....	6 67
presswork, 32 tokens @ 18c.....	5 76
correcting alterations.....	50

*December 26, 1888.*

Darius D. Thorp,	
For composition on report agricultural society, pages 353 to 512:	
446,349 ems @ 29c.....	129 44
presswork on same and 15 forms insert, 1,610 tokens.....	289 80
correcting alterations, 16½ hours.....	4 13

*January 30, 1889.*

Darius D. Thorp,	
For composition on report agricultural society, pages 513 to 596:	
581,265 ems @ 29c.....	168 57
presswork, 596 tokens @ 18c.....	107 64
alterations, 31½ hours @ 25c.....	7 88
450 covers, Report Experiment Station, sample 13.....	2 50

Amount carried forward..... \$1,600 89

*State Board of Agriculture vs. The State of Michigan.*

## PRINTING.

*February 27, 1889.*

Amount brought forward.....	\$1,600 89
Darius D. Thorp,	
For comp. on bulletin No. 43, 32 pages:	
64,960 ems @ 29c.....	18 84
presswork, 105 tokens @ 18c.....	18 90

*March 27, 1889.*

Darius D. Thorp,	
For comp. on bulletins 44, 45 and 46:	
200,437 ems @ 29c.....	58 13
presswork, 138 tokens @ 18c.....	24 84
correcting alterations, 8 hours @ 25c.....	2 00

*April 24, 1889.*

Darius D. Thorp,	
For comp. on bulletin No. 47, pages 1 to 45:	
131,503 ems @ 29c.....	38 14
presswork, 108 tokens @ 18c.....	19 44
alterations, etc., 5½ hours @ 25c.....	1 38

*May 29, 1889.*

Darius D. Thorp,	
For mounting, numbering and adjusting cuts for five pages in agricultural	
report, 15 hours, @ 40c.....	6 00
report of botanists, 4 forms.....	4 00
presswork, 4 tokens, @ 18c.....	72
repaging, 1 hour's time.....	30
bulletin No. 46, reprint, pages 1 to 12 end:	
comp., 56,770 ems, @ 29c.....	16 46
presswork, 6 tokens.....	1 08
alterations, etc., 2 hours.....	50
bulletin No. 48, pages 1 to 25; 4 page plates, 29 pages:	
comp., 145,880 ems, @ 29c.....	42 31
presswork, 152 tokens.....	27 36
alterations, 10½ hours.....	2 63

*June 26, 1889.*

Darius D. Thorp,	
For bulletin No. 49, pages 1 to 8, end:	
comp. 26,724 ems, @ 29c.....	7 75
presswork, 19 tokens.....	3 42
alterations, etc., 2 hours.....	50
bulletin, 1 to 45 pages:	
comp. 131,433 ems, @ 29c.....	38 11
presswork, 78 tokens, @ 18c.....	14 04
alterations, etc., 9½ hours, @ 25c.....	2 38

Total for printing.....	<u>\$1,950 12</u>
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*State Board of Agriculture vs. The State of Michigan.*

## BINDING.

*July 25, 1888.*

Thorp & Godfrey,  
For binding 4,000 pamph., bulletin 37..... \$8 00

*September 26, 1888.*

Thorp & Godfrey,  
For binding 4,200 pam., bulletin No. 38, @ 20c..... 8 40

*October 31, 1888.*

Thorp & Godfrey,  
For binding 4,200 pam., bulletin, No. 39, @ 20c..... 8 40  
" 4,700 " " No. 40, " ..... 9 40  
" 4,200 " " No. 41 " ..... 8 40

*November 28, 1888.*

Thorp & Godfrey,  
For binding 4,200 bulletin, @ 20c..... 8 40

*December 26, 1888.*

Darius D. Thorp,  
For pasting 165,000 plates, agricultural report..... 247 50

*January 30, 1889.*

Darius D. Thorp,  
For binding 450 pam. rept. experiment station..... 2 48  
binding 50 pam. rept. experiment station in cloth..... 6 00

*February 27, 1889.*

Darius D. Thorp,  
For binding 7,500 vol. rept. Bd. Agriculture @ 14c..... 1,050 00  
2 large boxes and packing same..... 3 00

*March 27, 1889.*

Darius D. Thorp,  
For binding 5,000 pam. bulletin No. 43 @ 20c..... 10 00  
binding 3,500 vol. reports in cloth @ 14c..... 490 00  
binding 4,200 pam. bulletin No. 45 @ 20c..... 8 40

Amount carried forward..... \$1,868 38

## ANNUAL REPORT OF THE

*State Board of Agriculture vs. The State of Michigan.*

## BINDING.

*April 24, 1889.*

Amount brought forward.....	\$1,868 38
Darius D. Thorp,	
For binding 5,000 pam. bulletin No. 44 @ 20c.....	10 00
cutting leaves and inserting 30,000 plates in same.....	30 00
binding 4,200 pam. bulletin No. 46 @ 20c.....	8 40
binding 4,200 pam. bulletin No. 47 @ 20c.....	8 40

*May 29, 1889.*

Darius D. Thorp,	
For binding 4,500 pam. Bulletin No. 48, @ 20c.....	9 00
cutting leaves and inserting 1,800 plates.....	18 00

*June 26, 1889.*

Darius D. Thorp,	
For binding 4,800 pam. Bulletin No. 49, @ 20c.....	9 20
Total for binding.....	<u>\$1,961 38</u>

## RECAPITULATION.

General allowance.....	\$1,002 28
Printing.....	1,960 12
Binding.....	1,961 38
Total allowance for State Board of Agriculture.....	<u>\$4,913 78</u>

*State Board of Education vs. the State of Michigan.*

## GENERAL ALLOWANCE.

August 29, 1888.

<b>J. Estabrook,</b>	
For R. R. fare to Ypsilanti and return, \$6.54; 2 days' board, \$4.00.....	\$10 54
3 hack fares.....	75
R. R. fare to Ypsilanti and return, \$6.54; 4 hack fares, 1.00.....	7 54
2 days' board.....	4 00
R. R. fare to Ypsilanti and return, \$6.54; 2 days' board, \$4.00.....	10 54
3 hack fares.....	75
R. R. fare to Ypsilanti and return, \$6.54; 3 days' board, \$6.00.....	12 54
3 hack fares, 75c; telegram, 55c; livery, \$2.00.....	3 30
R. R. fare to Ypsilanti and return, \$6.54; 3 days' board, \$6.00.....	12 54
3 hacks, 75c; parlor car, 25c; telegram, 40c.....	1 40
R. R. fare to Ypsilanti and return, \$6.54; 2 days' board, \$4.00.....	10 54
2 hacks, 50c; livery, \$2.00.....	2 50
R. R. fare to Port Huron, \$8.48; 3 hacks, 75c.....	9 23
2 days' board, \$4.00; 3 hacks, 75c; telegram, 25c.....	5 00
R. R. to Ypsilanti and return, \$6.54; 2 days' board, \$4.00.....	10 54
2 hacks, 50c; parlor car, 25c.....	75
<b>S. S. Babcock,</b>	
For 2 days services.....	4 00
R. R. fare, \$1.65; drawing car, 50c; hotel, \$3.00; car, 10c.....	5 25
telegram, 25c; telephone, 25c.....	50
1 days' service, \$2.00; R. R. fare, \$1.65; hack, 25c.....	3 90
coupé, 50c; express, 50c.....	1 00
2 days' services, \$4.00; R. R. fare, \$1.65; drawing car, 50c; car, 10c.....	6 25
hotel, \$3.00; telephone, and express, 50c.....	3 50
2 days' services, \$4.00; R. R. fare, \$1.65; drawing car, 25c.....	5 90
hotel, \$3.00; street car, 10c; hack, 25c.....	3 35
3 days' services, \$6.00; R. R. fare, \$1.65; drawing car, 50c.....	8 15
hotel, \$5.50; hack, 25c; telegram, 25c; street car, 10c.....	6 10
1 day's service, \$2.00; R. R. fare, \$1.65.....	3 65
meals, \$1.00; car, 50c; hack, 25c; street car, 10c.....	1 85
1 day's service, \$2.00; R. R. fare, \$1.65; hack, 25c.....	3 90
drawing car, 50c; meals, \$1.00; street car, 10c.....	1 60
postage.....	1 46
2 days, \$6.00; hotel, \$5.00; hack, \$1.00.....	12 00
1 " preparing questions.....	3 00
2 " examining teachers.....	6 00
R. R. fare, \$4.60; drawing car, 50c; hack, 25c.....	5 35
hotel, \$3.25; street car, 15c.....	3 40
1 day examining papers of applicants.....	3 00
<b>Bela W. Jenks,</b>	
For R. R. fare to Ypsilanti and return.....	4 30
hotel bill, \$4.00; hack, 50c.....	4 50
2 days' time, \$4; telephone, \$1.00.....	5 00
R. R. fare to Ypsilanti, \$4.30; hack, 50c.....	4 80
2 days' time, \$4.00; hotel, \$4.00.....	8 00
1 day's time, \$2.00; R. R. fare, \$1.75; hotel, \$1.50.....	5 25
2 days' time, \$4.00; hotel, \$5.00.....	9 00
R. R. fare, \$3.55; hack, \$2.00.....	5 55
hack, Detroit, \$1.00; hotel, \$8.00; parlor car, 50c.....	9 50
4 days' service, \$8.00; R. R. fare, \$3.55; car, 35c; hack, 50c.....	12 40
2 days' service, \$4.00; R. R. fare, \$3.55; hotel, \$4.00; hack, 50c.....	12 05
Amount carried forward.....	\$275 92

*State Board of Education vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$275 92
Bela W. Jenks,	
For 1 day's service, \$2.00; R. R. fare, 50c; hotel, \$1.50.....	4 00
1 day's service, \$2.00; hack, \$1.00; hotel, \$1.00.....	4 00
2 days' service, \$4.00; R. R. fare, \$3.55; hotel, \$4.00.....	11 55
hack, 75c; telegraph bill, \$2.74.....	3 49
telegraph, 50c; 2 days' time, \$4.00.....	4 50
2 days in McClellen case.....	6 00
hotel bill.....	6 00
3 days' time, \$9.00; R. R. to Lansing and return, \$6.85.....	15 85
hotel, \$6.00; hack, 50c; hack, 25c; parlor car, 25c.....	7 00
J. M. Ballou,	
For 3 days' time.....	6 00
hotel, \$6.00; R. R. fare, \$8.10.....	14 10
2 days' time, \$4.00; hack, 25c.....	4 25
hotel, \$4.00; R. R. fare, \$7.60.....	11 60
2 days' time.....	4 00
hotel, \$4.00; R. R. fare, \$7.50.....	11 60
2 days' time.....	4 00
hotel, \$4.00; R. R. fare, \$7.60.....	11 60
2 days' time.....	4 00
hotel, \$4.00; R. R. fare, \$8.10.....	12 10
4 days' time.....	8 00
hotel, \$8.00; R. R. fare, \$8.35; telegram, 25c.....	16 60
2 days' preparing questions.....	6 00
4 days' conducting State examination.....	12 00
R. R. fare to Lansing and return, \$5.00; hotel, \$7.00.....	12 00
Calvert Lith. and Engraving Co.,	
For 30 special teachers' diplomas.....	22 50

*September 26, 1888.*

R. H. Jenks,	
For R. R. fare to Lansing and return to St. Clair.....	6 65
bus and street car fare.....	40
livery hire to college and return, twice.....	3 00
hotel bill, Lansing.....	2 50
dinner, Detroit.....	75

*November 28, 1888.*

J. M. Ballou,	
For 2 days, \$4.00; hotel bill, \$3.00.....	7 00
R. R. to Ypsilanti and return, \$8.00; livery and tel., \$1.25.....	9 25
2 days, \$4.00; R. R. to Ypsilanti, \$8.00.....	12 00
hotel bill, \$3.00; livery, \$1.00.....	4 00
5 days, \$10.00; R. R. to Ypsilanti, \$8.10.....	18 10
hotel bill.....	7 00
3 days, \$6.00; R. R. to Ypsilanti, \$7.50.....	13 60
hotel bill, \$6.00; hack, 50c.....	6 50
3 days, \$6.00; R. R. to Detroit, \$10.00; hotel, \$6.00.....	22 00
2 days, \$4.00; R. R. to Ypsilanti, \$7.60.....	11 60
hotel.....	4 00
Amount carried forward.....	\$627 01



*State Board of Education vs. The State of Michigan.*

## GENERAL ALLOWANCE.

December 26, 1888.

Amount brought forward.....	\$627 01
J. Estabrook,	
For R. R. to and from Ypsilanti.....	5 34
hack, 75c; hotel, \$4.00.....	4 75
R. R. to and from Ypsilanti.....	5 34
hotel, \$4.00; livery, \$2.50; hack, 50c.....	7 00
R. R. fare to and from Detroit.....	5 75
hotel, \$10.25; hacks, 75c.....	11 00
R. R. fare to Toledo and return.....	6 70
hotel, \$4.00; hacks, 75c.....	4 75
R. R. fare to and from Ypsilanti.....	6 34
hotel, \$4.00; hack, 50c.....	4 50
R. R. fare to and from Grand Rapids.....	3 90
hack, 25c; hotel, \$2.00.....	2 25
R. R. fare to Hillsdale.....	3 20
hacks, 50c; hotel, \$2.00; telegram, 25c.....	2 75
Bela W. Jenks,	
For R. R. fare to Ypsilanti and return, \$3.55; hack, 50c.....	4 05
3 days' hotel, \$6.00; 3 days' time \$6.00.....	12 00
R. R. fare, \$3.55; parlor car, 25c.....	3 80
hotel, 3 days, \$6.00; hack, 50c.....	6 50
3 days' time.....	6 00
R. R. fare, \$1.75; hack, 50c.....	2 25
2 days' hotel, \$4.00; 2 days' time, \$4.00.....	8 00
R. R. fare, \$3.55; parlor car, 25c; hack, 50c.....	4 30
hotel bill, 3 days, \$6.00; 3 days' time, \$6.00.....	12 00
R. R. fare, \$4.60; parlor car, 25c.....	4 85
hotel bill, 2 days, \$4.00; 2 days' time, \$4.00.....	8 00
telegraph bill, \$1.77; hack, 50c.....	2 27
R. R. fare to Detroit.....	2 80
R. R. fare to Toledo, \$3.05; parlor car, 25c.....	3 30
hack, Toledo, 50c; hack, Detroit, 50c.....	1 00
hotel, 5 days.....	10 00
4 days' time.....	8 00
R. R. fare, \$4.60; hotel 3 days, \$6.00.....	10 60
3 days' time.....	6 00
postage and stationery 4 years.....	10 00
parlor car, 25c; hack 50c.....	75

January 30, 1889.

S. S. Babcock,	
For services and expenses as member of State board of education:	
2 days' at Ypsilanti, board meeting.....	4 00
R. R. fare, \$1.65; drawing room car, 50c; hotel, \$3.00; street car, 10c.....	5 25
1 day at Ypsilanti, \$2.00; R. R. fare, \$1.65; street car, 10c.....	3 75
drawing room car, 25c; hack, 25c; meals, \$1.00.....	1 50
2 days' at Ypsilanti.....	4 00
R. R. fare, \$1.65; drawing room car, 50c; hotel, \$3.00; street car, 10c.....	5 25
2 days' at Ypsilanti.....	4 00
R. R. fare, \$1.65; hotel, \$3.00; drawing room car, 50c; street car, 10c.....	5 25
2 days' at Ypsilanti.....	4 00
R. R. fare, \$1.65; drawing room car, 50c; hotel, \$3.50; street car, 10c.....	5 75
2 days' at Ypsilanti.....	4 00
R. R. fare, \$1.65; drawing car, 50c; hotel, \$3.50; street car, 10c.....	5 75

Amount carried forward..... \$879 55

*State Board of Education vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$879 55
S. S. Babcock,	
For telegram to Prof. Sill.....	25
1 day, board meeting at Detroit.....	2 00
express charges on voucher to Auditor General.....	25
telegram to Mr. Jenks.....	25
2 days' board meeting at Ypsilanti.....	4 00
R. R. fare, \$1.65; drawing car, 50c; hotel, \$2.75c; street car, 10c.....	5 00
2 days' board meeting at Ypsilanti.....	4 00
R. R. fare, \$1.65; drawing car, 50c; hotel, \$3.00; street car, 10c.....	5 25
telephone to Prof. Sill.....	25
1 day, board meeting at Detroit.....	2 00
telephone to clerk of school.....	25
2 days' board meeting at Ypsilanti.....	4 00
R. R. fare, \$1.65; drawing car, 50c hotel, \$3.28; street car, 25c.....	5 65
J. M. Ballou,	
For services and expenses as member of board of education:	
2 days' time, \$4.00; hotel bill, \$4.00; R. R. fare, \$7.60.....	15 60
3 " " \$6.00; " " \$6.00; " " \$10.25.....	22 25
2 " " \$4.00; " " \$4.00; " " \$8.00.....	16 00
stationery and postage for the year.....	8 00
2 days' preparing questions for examination.....	6 00
4 " State examination of teachers.....	12 00
hotel bill.....	8 00
R. R. fare, Otsego to Lansing and return.....	5 00

*February 27, 1889.*

B. W. Jenks,	
For R. R. fare to Detroit, \$1.55; Detroit to Lansing, \$2.55.....	4 10
hotel bill, 3 days.....	6 50
R. R. fare, Lansing to Port Huron.....	3 35
boat to St. Clair, 25c; hack, Detroit, 50c.....	75
hack, Lansing, 25c; hack, Port Huron, 75c.....	1 00
3 days' services.....	9 00

*March 27, 1889.*

J. Estabrook,	
For 5 days preparing questions for examination.....	15 00
5 " board.....	10 00
R. R. fare to and from Lansing.....	1 60
2 hack fares.....	50
1 day examining papers.....	3 00
R. R. fare to and from Ypsilanti.....	5 54
parlor car, 50c; board, 2 days, \$4.00; hack fare, 75c.....	5 25
board meeting at Lansing:	
R. R. fare, \$1.60; board, \$2.00; hack, 50c.....	4 10
" " \$1.60; " \$4.00; " 50c.....	6 10
Perry F. Powers,	
For services and expenses as member of board of education:	
4 days' services.....	8 00
R. R. fare to Ypsilanti and return.....	12 60
hotel bill and hack fare.....	6 50
2 days' services.....	4 00
R. R. fare to Lansing and return.....	8 40
Amount carried forward.....	\$1,120 84

## BOARD OF STATE AUDITORS.

169

*State Board of Education vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,120 84
<b>Perry F. Powers,</b>	
For hotel bill.....	4 00
restaurant and hack bill.....	1 00
3 days' services.....	6 00
R. R. fare to Ypsilanti and return.....	11 80
hotel bill.....	2 50
restaurant and hack bill.....	1 25
3 days' services.....	6 00
R. R. fare to Lansing and return.....	8 40
hotel bill, \$4.50; hack and street car, 75c.....	5 25
<b>J. M. Ballou,</b>	
For services and expenses as member of board of education:	
2 days' services.....	6 00
R. R. fare, Otsego to Ypsilanti and return.....	7 60
hotel bill.....	5 00
3 days' services.....	6 00
R. R. fare to Lansing and return.....	5 00
hotel bill.....	5 00
3 days' services.....	6 00
R. R. to Lansing and return.....	5 00
hotel bill.....	6 00
3 days' services.....	6 00
R. R. to Ypsilanti and return.....	7 60
hotel bill.....	4 00
3 days' services.....	6 00
R. R. to Ypsilanti and return.....	7 60
hotel bill.....	5 00

*May 29, 1889.*

<b>S. S. Babcock,</b>	
For services and expenses as member of board of education:	
1 day preparing questions.....	3 00
typewriter for making copies of questions.....	1 00
4 days examining applicants.....	12 00
R. R. fare Detroit to Lansing and return.....	4 60
hack, 25c; street car, 15c; drawing car, 50c.....	90
hotel and meals.....	7 50
1 day examining papers.....	3 00
express on manuscript of report.....	25
1 day at Ypsilanti.....	2 00
R. R. fare \$1.65; drawing car, 50c; street car, 10c; meals, \$1.00.....	3 25
telegram to Ypsilanti.....	35
2 days at Ypsilanti.....	4 00
R. R. fare, \$1.60; parlor car, 25c; street car, 10c.....	2 00
hotel, \$2.00; meals and lunch, 75c.....	2 75
2 days at Lansing.....	4 00
R. R. fare, \$1.60; parlor car, 25c; street car, 20c.....	5 05
hotel and meals.....	3 25
express on proof returned.....	25
telegram to Olivet.....	40
1 day at Lansing on bills, reports, etc.....	2 00
R. R. fare, \$4.60; meals, \$1.00; parlor car, 50c; hack, 40c.....	6 50
2 days at Ypsilanti.....	4 00
R. R. fare, \$1.65; hotel and meals, \$3.00; parlor car, 25c.....	4 90
hack, 50c; street car, 10c.....	60
paid typewriter, \$1.00; telephone, 35c.....	1 35
express on cut of building to printer.....	25
Amount carried forward.....	\$1,333 99

*State Board of Education vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,333 99
S. S. Babcock,	
For 2 days at Lansing.....	4 00
R. R. fare, \$4.60; parlor car, 50c; street car, 10c.....	5 20
hotel and meals, \$3.00; hack, 25c.....	3 25
telephone to Ypsilanti.....	25
express on blanks to clerk.....	25
1 day at Lansing.....	2 00
R. R. fare, \$4.60; drawing car, 25c; hack, 25c.....	5 10
meals, \$1.00; street car, 10c.....	1 10
express on blanks to Ypsilanti.....	25
1 day at Lansing.....	2 00
R. R. fare, \$4.50; parlor car, 25c; street car, 15c.....	5 00
hotel.....	2 00
J. Estabrook,	
For services and expenses as member of board of education:	
R. R. fare to and from Ypsilanti.....	5 34
2 days' board.....	4 00
3 hack fares, 75c; parlor car, 50c.....	1 25
R. R. fare to and from Ypsilanti, \$5.50; hacks, 50c.....	6 00
2 days' board.....	4 00
parlor car, 50c; telephone, 20c.....	70
R. R. fare to and from Ypsilanti, \$5.34; hacks, 75c.....	6 09
1 day's board, \$2.00; parlor car, 50c.....	2 50
Total for general allowance.....	<u>\$1,394 27</u>

## PRINTING.

*January 30, 1889.*

Darius D. Thorp,	
For comp. on State board of education, pages 1 to 40 inclusive:	
274,966 ems, @ 29c.....	\$79 74
presswork, 108 tokens, @ 18c.....	19 44
correcting alterations, 8 hours.....	2 00
1,200 covers for same, sample 13.....	4 25

*May 29, 1889.*

Darius D. Thorp,	
For printing 500 senatorial appointments of pupil, 16.....	2 00
stock for same.....	1 40
printing rep. appointments, 1,000, 17, sample 8.....	3 25
stock for same.....	2 70
alterations, etc., $\frac{1}{2}$ hour.....	13
printing 500 appointment, 2d color, sample 8.....	2 00
" 1,000 " " " 8.....	3 25
Total for printing.....	<u>\$120 16</u>

*State Board of Education vs. The State of Michigan.*

## BINDING.

*February 27, 1889.*

Darius D. Thorp,	
For binding 1,200 pam. board of education, @ 30c.....	\$3 60
Total for binding.....	<u>\$3 60</u>

## RECAPITULATION.

General allowance.....	\$1,394 27
Printing.....	120 16
Binding.....	3 60
Total allowance for State Board of Education.....	<u>\$1,518 03</u>

*Board of Corrections and Charities vs. The State of Michigan.*

## GENERAL ALLOWANCE.

October 31, 1888.

## L. C. Storrs,

For R. R. to Kalamazoo, \$2.05; dinner, 50c.....	\$2 55
carriage to asylum, \$1.50; Burdick house, \$1.50.....	3 00
bus, 25c; Kalamazoo to Battle Creek, 70c; to Lansing, \$1.36.....	2 31
carriage, \$1.00; R. R. to Ionia, \$1.15; hotel, \$1.00.....	3 15
telegram, \$50c; supper, Owosso, 50c.....	1 00
Ionia to Flint, \$2.20; hack, 50c.....	2 70
to Jackson, \$2.95; hack, 25c; supper, 50c.....	3 70
hotel, \$1.25; telegram, 25c; to Adrian, \$1.35.....	2 85
telegram, 25c; hotel, Adrian, \$1.00; to Coldwater, \$1.65.....	2 90
telegram, 65c; bus, 25c; dinner, 50c.....	1 41
carriage, 25c; to Lansing, \$2.30; Lunch, 20c.....	2 75

## J. M. Neasmith,

For expenses incurred in visiting asylum at Kalamazoo.....	70
Expenses attending meeting of the the B. of C. and C.:.....	
R. R. from Vicksburg to Lansing and return.....	4 10
hotel bill, Lansing, 50c; hack, 25c.....	75
R. R. fare, Lansing to Ionia.....	1 15
hotel bill, Ionia.....	1 00
R. R. fare, Ionia to Flint.....	2 20
hack.....	25
R. R. fare, Flint to Lansing, \$1.50; dinner, 50c.....	2 00
R. R. fare, Lansing to Jackson.....	2 35
R. R. fare, Jackson to Adrian.....	1 35
supper, 50c; hotel, Adrian, \$1.25.....	1 75
R. R. fare, Adrian to Coldwater.....	1 65
dinner, 50c; hack, 25c.....	75
R. R. Coldwater to Vicksburg.....	1 40
R. R. to Kalamazoo.....	70

## George D. Gillespie,

For Board meeting at Lansing and visits to examine estimates:	
R. R. to Lansing, $\frac{1}{2}$ fare, 25c; hacks, \$1.00.....	1 28
hotel, \$1.00; R. R., $\frac{1}{2}$ fare, \$1.00.....	2 00
Mich. asylum to examine patients for Ionia:	
R. R. to Grand Rapids, $\frac{1}{2}$ fare, \$1.50; hack, 40c.....	1 90
Mich. State prison to examine estimates:	
hack, 25c; R. R. to Jackson, $\frac{1}{2}$ fare, \$1.40; return, \$1.40.....	3 05
supper, 35c; hotel, \$1.75.....	2 10
Mich. asylum, R. R. $\frac{1}{2}$ fare, \$1.50; hack, \$1.00.....	2 50

## John J. Wheeler,

For coupé, 25c; R. R. to Ionia, \$2.45; telegram, 25c.....	2 95
supper, Owosso, 50c; R. R. Durand, \$1.70; R. R. Flint, 50c.....	2 70
R. R. to Saginaw, 50c; street car, 5c.....	55
R. R. to Jackson, \$5.30; hotel, \$1.25.....	6 60
supper, Owosso, 50c; coupé, 25c.....	75

November 28, 1888.

## Hal C. Wyman,

For Detroit to Kalamazoo and return.....	8 00
meals, \$1.50; chair car, \$1.00.....	2 50

Amount carried forward..... \$87 30

*Board of Corrections and Charities vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$87 30
Hal C. Wyman,	
For Detroit to Ionia, \$3.50; sleeper, \$1.50; bus, 50c.....	5 50
Ionia to Flint, \$2.20: supper, 50c; bus, 25c.....	2 95
Flint to Detroit.....	1 90
Detroit to Adrian, \$2.80; bus, 50c; supper, 50c.....	3 80
Adrian to Coldwater, \$1.55; hotel, \$1.00; dinner, 50c.....	3 05
supper, 75c; bus, 35c.....	1 10
Coldwater to Adrian, \$1.65; to Detroit, \$1.75.....	3 40
bus, Detroit, 75c; Detroit to Kalamazoo, \$7.75.....	8 50
bus, Kalamazoo, 25c; hotel, \$1.25; meals, \$1.00.....	2 50
chair car.....	50

April 24, 1889.

R. L. Polk & Co.,	
For 1 Mich. State Gazetteer.....	5 00

May 29, 1889.

L. C. Storrs,	
For visit to Michigan asylum:	
fare, Jackson to Kalamazoo.....	2 00
hotel.....	1 75
fare, Kalamazoo to Lansing, \$2.06; street car, 5c.....	2 11

June 26, 1889.

Herbert A. Forest,	
For hack to North Saginaw depot.....	25
R. R. fare to Jackson, \$2.95; supper, Owosso, 50c.....	3 45
hotel at Jackson.....	1 50
R. R. fare to Kalamazoo, \$2.00; street car, 5c.....	2 05
hotel, \$1.25; R. R. to Battle Creek, 70c.....	1 95
R. R. Battle Creek to Lansing, \$1.36; street car, 10c.....	1 46
hotel, \$1.00; R. R. fare Lansing, \$1.85.....	2 85
hack fare, North Saginaw depot.....	25
Total for general allowance.....	<u>\$145 12</u>

## PRINTING.

November 28, 1888.

Thorp & Godfrey,	
For comp. on report, corrections and charities, pages 1 to 16 and inserts 11 and 12; 303,642 ems, at 29c.....	\$88 05
presswork, 80 tokens, @ 18c.....	14 40
correcting alterations.....	1 50
Amount carried forward.....	<u>\$103 95</u>

*Board of Corrections and Charities vs. The State of Michigan.*

## PRINTING.

*December 26, 1888.*

Amount brought forward.....	\$103 95
Darius D. Thorp,	
For comp. on report, board of corrections and charities, from pages 17 to 104, end; and 4 pages, title and contents:	
381,551 ems, @ 29c.....	110 65
presswork on same, 216 tokens, @ 18c.....	38 88
correcting alterations 4½ hours.....	1 13

*January 30, 1889.*

Darius D. Thorp,	
For 200 covers, board of corrections and charities, sample 13.....	1 75
1,200 " " " " " 13.....	4 25

*February 27, 1889.*

Darius D. Thorp,	
For printing and ruling 1,000 blanks, sample 13.....	4 25
" " 2,000 " " 9.....	5 75
" " 2,000 " " 9.....	5 75

*March 27, 1889.*

Darius D. Thorp,	
For comp. on catalogue, pages 1. to 32:	
70,664 ems, @ 29c.....	20 49
presswork, 4 tokens.....	72
alterations, etc., 2 hours.....	50
printing 1,500 paper covers.....	5 00

*April 24, 1889.*

Darius D. Thorp,	
For comp. on catalogue, pages 33 to 69, end; also half title and contents, 31 pages: 101,624 ems, @ 29c.....	29 47
presswork, 6 tokens, @ 18c.....	1 08
Total for printing.....	<u>\$333 62</u>

## BINDING.

*January 30, 1889.*

Darius D. Thorp,	
For binding 700 p.m. report corrections and charities, @ 30c.....	\$2 10
folding and pasting in 4,200 tables, @ \$1.50.....	6 30
binding 500 reports, in cloth.....	60 00
Amount carried forward.....	<u>\$68 40</u>



*Board of Corrections and Charities vs. The State of Michigan.*

## BINDING.

*February 27, 1889.*

Amount brought forward.....	\$68 40
Darius D. Thorp,	
For binding 14 qr. Co. agents records, $\frac{3}{4}$ Russia, @ 60c.....	8 40
For indexing same.....	2 50
paging same.....	1 00
Total for binding.....	<u>\$80 30</u>

## RECAPITULATION.

General allowance.....	\$145 12
Printing.....	333 62
Binding.....	80 30
Total allowance for Board of Corrections and Charities.....	<u>\$559 04</u>

*State Board of Health vs. The State of Michigan.*

## GENERAL ALLOWANCE.

October 31, 1888.

Henry B. Baker,		
For amount paid for diagrams used in report of the State board of health		
—3 diagrams		\$8 80
Boston Engraving Co.,		
For 5 photo-engraved plates		18 35
8 diagram plates, $4\frac{1}{2} \times 7\frac{3}{4}$		27 00
4 " " $4\frac{5}{8} \times 7\frac{3}{4}$		14 20
1 " " $4\frac{3}{4} \times 7\frac{3}{4}$		3 63
1 small "		1 25
1 diagram " $4\frac{3}{4} \times 4\frac{1}{8}$		2 00

November 28, 1888.

Boston Engraving Co.,		
For making 2 plates		6 84
retouching diagrams		3 00
2 photographic plates		6 74

January 30, 1889.

Chicago Photo-Engraving Co.,		
For 1 plate $4\frac{1}{4} \times 8$ , 36-inch		3 00

April 24, 1889.

Boston Engraving Co.,		
For making 1 diagram plate, $4\frac{1}{2} \times 6$		2 70

May 29, 1889.

Boston Engraving Co.,		
For 1 diagram, $4\frac{1}{2} \times 7\frac{3}{4}$ inches		3 25
1 " $4\frac{1}{4} \times 5$ "		2 10
1 " $4\frac{1}{8} \times 7\frac{1}{8}$ "		3 37
1 " $4\frac{1}{2} \times 5$ "		2 13
1 " $4\frac{1}{4} \times 4\frac{1}{2}$ "		1 90
1 " $4\frac{1}{4} \times 5$ "		2 13
1 " $4\frac{1}{2} \times 7\frac{1}{2}$ "		3 37
1 " $4\frac{1}{4} \times 4\frac{1}{4}$ "		1 80

The above are to illustrate supplement of report of State board of health.

Total for general allowance ..... \$118 76

## BOARD OF STATE AUDITORS.

177

*State Board of Health vs. The State of Michigan.*

## PRINTING.

*July 25, 1888.*

Thorp &amp; Godfrey,

For comp. on report State board of health, pp. 1 to 32:

98,952 ems @ 29c.....	\$28 70
presswork, 112 tokens @ 18c.....	20 16
correcting alterations.....	1 75

*August 29, 1888.*

Thorp &amp; Godfrey,

For comp. on report State board of health, pp. 33 to 144:

1,136,268 ems @ 29c.....	329 52
presswork, 392 tokens @ 18c.....	70 56
correcting alterations, 26½ hours @ 25c.....	6 63

*September 26, 1888.*

Thorp &amp; Godfrey,

For comp. on report of board of health, title to C., and p. 145 to end:

499,806 ems @ 29c.....	144 94
presswork, 448 tokens @ 18c.....	80 64
correcting alterations, 29 hours @ 25c.....	7 25

*October 31, 1888.*

Thorp &amp; Godfrey,

For comp. on report board of health, pp. viii to xx, and pp. 1 to 10:

295,971 ems @ 29c.....	85 83
presswork, 232 tokens @ 18c.....	41 76
correcting alterations, 9 hours @ 25c.....	2 25

*November 28, 1888.*

Thorp &amp; Godfrey,

For comp. on report, board of health, pages 9 to 176:

1,165,909 ems, @ 29c.....	338 11
presswork, 638 tokens, @ 18c.....	114 84
correcting alterations, 53 hours, @ 25c.....	13 25

*January 30, 1889.*

Darius D. Thorp,

For comp. on report, board of health, pages 177 to 240 :

234,879 ems, @ 29c.....	68 11
presswork, 232 tokens, @ 18c.....	41 76
correcting alterations, 26 hours @ 25c.....	6 50

Amount carried forward.....\$1,402 56

*State Board of Health vs. The State of Michigan.*

## PRINTING.

*February 27, 1889.*

Amount brought forward.....	\$1,402 56
Darius D. Thorp,	
For comp. on report, State board of health, pages to 241 to 288:	
172,802 ems, @ 29c.....	50 12
presswork, 180 tokens, @ 18c.....	32 40
alterations, etc., 13 hours, @ 25c.....	3 25

*March 27, 1889.*

Darius D. Thorp,	
For comp. on report, State board of health, pages 289 to 328:	
168,579 ems, @ 29c.....	48 89
presswork, 145 tokens, @ 18c.....	26 10
alterations, etc., 12 hours, @ 25c.....	3 00
comp. on abstract proceedings, board of health, pages 1 to 8:	
20,000 ems, @ 29c.....	5 80
presswork, 4 tokens, @ 18c.....	72
alterations, etc., 2 hours, @ 25c.....	50

*May 29, 1889.*

Darius D. Thorp,	
For State board of health supplement; title, resolutions and contents, pages 17 to 58, end:	
comp. 108,415 ems, @ 29c.....	31 44
presswork, 63 tokens, @ 18c.....	11 34
2,000 paper covers, sample 13.....	6 25
alterations, etc., 8 hours, @ 25c.....	1 50
Total for printing.....	<u>\$1,623 87</u>

## BINDING.

*October 31, 1888.*

Thorp & Godfrey,	
For binding 3,000 vol. report board of health, @ 12c.....	\$360 00
“ 3,550 “ reports 1887, @ 12c.....	42 00

*April 24, 1889.*

Darius D. Thorp,	
For binding 500 vol. report board of health, @ 12c.....	60 00
Amount carried forward.....	<u>\$846 00</u>

*State Board of Health vs. The State of Michigan.*

## BINDING.

*May 29, 1889.*

Amount brought forward.....	\$846 00
Darius D. Thorp, For binding 2,000 vol. health report, in cloth, @ 12c.....	240 00

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*June 26, 1889.*

Darius D. Thorp, For binding 4,400 vol. board of health report, cloth, @ 12c.....	528 00
Total for binding.....	<u>\$1,614 00</u>

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## RECAPITULATION.

General allowance .....	\$118 76
Printing.....	1,623 87
Binding .....	1,614 00
Total allowance for State Board of Health.....	<u>\$3,356 63</u>

*State Horticultural Society vs. The State of Michigan.*

## PRINTING.

*March 27, 1889.*

Darius D. Thorp,	
For comp. on horticultural report, pp 1 to 32:	
66,541 ems @ 29c.....	\$19 30
presswork, 168 tokens @ 18c.....	30 24
alterations, etc., 7 hours @ 25.....	1 75

*April 24, 1889.*

Darius D. Thorp,	
For comp. on report, pages 33 to 176:	
312,751 ems, @ 29c.....	90 70
presswork, 756 tokens, @ 18c.....	136 08
alterations, etc., 15 hours, @ 25c.....	3 75

*May 29, 1889.*

Darius D. Thorp,	
For report horticultural society, pages 177 to 208:	
comp. 63,787 ems., @ 29c.....	18 50
presswork, 168 tokens, @ 18c.....	30 24
alterations, etc., 5½ hours, @ 25c.....	1 38

*June 26, 1889.*

Darius D. Thorp,	
For report horticultural society, pages 209 to 272:	
comp. 142,365 ems, @ 29c.....	41 29
comp 142,365 tokens, @ 25c.....	60 48
alterations, etc., 13 hours, @ 25c.....	3 25
Total for printing.....	<u>\$436 96</u>

## RECAPITULATION.

Printing.....	\$436 96
Total allowance for State Horticultural Society.....	<u>\$436 96</u>

*State Board of Pardons vs. The State of Michigan.*

## GENERAL ALLOWANCE.

	<i>December 26, 1888.</i>	
Pardon Board, For postage.....		\$5 00
	<i>May 29, 1889.</i>	
Board of Pardons, For postage.....		5 00
Western Union Tel. Co. For message.....		25
	<i>June 26, 1889.</i>	
Crotty Bros., For 4 memorandum books.....		1 75
Total for general allowance.....		<u>\$12 00</u>

## PRINTING.

	<i>May 27, 1889.</i>	
Darius D. Thorp, For printing 600 blanks, sample 8.....		\$2 25
Total amount for printing.....		<u>\$2 25</u>

## RECAPITULATION.

General allowance.....	\$12 00
Printing.....	2 25
Total allowance for State Board of Pardons.....	<u>\$14 25</u>

*State Board of Regents vs. The State of Michigan.*

## GENERAL ALLOWANCE.

July 25, 1888.

Charles Hebard,	
For R. R. fare, L'Anse to Detroit.....	\$10 21
sleeping car, \$3.50; meals, \$1.50.....	5 00
bus, 50c; hotel, Detroit, \$4.00.....	4 50
R. R. Detroit to Ann Arbor, 76c; hotel, \$2.00.....	2 76
R. R. Ann Arbor to Chicago.....	5 00
sleeping car, \$2.00; R. R. Chicago to L'Anse, \$11.20.....	13 20
meals on road, \$1.50; sleeper, Chicago to L'Anse, \$2.00.....	3 50
R. R. L'Anse to Detroit, \$10.21; ferry, 50c.....	10 71
sleeper, " " \$3.50; meals, \$1.50.....	5 00
bus, Detroit, 50c; hotel, \$4.00.....	4 50
fare to and from Ann Arbor.....	1 52
fare to L'Anse, \$10.21; sleeper, \$3.50.....	13 71
meals, \$1.50; hotel, Ann Arbor, \$2.00.....	3 50
R. W. Butterfield,	
For R. R. fare, \$5.12; chair car, \$1.00.....	6 12
hotel, \$3.50; bus, \$1.00.....	4 50
R. R. fare, \$5.24; sleeper, \$2.00.....	7 24
hotel, \$1.00; bus, 75c.....	1 75
Charles J. Willett,	
For R. R. fare, St. Louis to Ann Arbor and return.....	6 20
hack, 75c; hotel, \$1.00.....	1 75
R. R. fare, St. Louis to Ann Arbor and return.....	6 20
hotel.....	6 25
hack fare.....	2 50
R. R. fare, St. Louis to Ann Arbor and return.....	6 20
hotel bill, \$2.00; hack, 75c.....	2 75
Austin Blair,	
For R. R. fare.....	2 30
carriage, \$1.00; hotel, \$3.00.....	4 00
R. R. fare.....	2 30
carriage, \$1.00; hotel, \$2.00.....	3 00
Arthur M. Clark,	
For fare to Ann Arbor, \$4.75; hack, \$1.00.....	5 75
3 days' board, \$6.00; fare home, \$4.75.....	10 75
C. S. Draper,	
For R. R. fare.....	6 60
parlor car, \$1.75; hotel bill, \$2.50.....	4 25
R. R. fare.....	6 60
parlor car, \$1.50; hotel, \$2.00.....	3 50

October 31, 1888.

Charles J. Willett,	
For R. R. fare, St. Louis to Ann Arbor.....	3 10
hotel bill.....	2 00
hack fare.....	50
R. R. fare, Ann Arbor to St. Louis.....	3 10
Amount carried forward.....	\$192 32



*State Board of Regents vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$192 32
C. S. Draper,	
For R. R. fare, to and from Ann Arbor.....	6 60
parlor car and hack fare.....	2 50
hotel.....	2 75

*December 26, 1888.*

Charles J. Willett,	
For R. R. fare, St. Louis to Ann Arbor.....	3 10
“ “ Ann Arbor to St. Louis.....	3 10
hotel bill, \$2.00; hack fare, 75c.....	2 75
R. W. Butterfield,	
For R. R. fare.....	5 28
hotel and sleeper.....	2 90
hack.....	50
R. R. fare.....	6 60
hotel, \$1.50; sleeper, \$2.00; bus, 50c.....	4 00
C. S. Draper,	
For R. R. fare to Ann Arbor and return.....	6 60
parlor car and hack fare.....	2 00
hotel bill.....	3 00
Austin Blair,	
For expenses attending meeting of executive committee at Ann Arbor:	
R. R. fare.....	2 30
carriage hire, \$1.00; hotel bill, \$1.50.....	2 50
expenses attending meeting of board:	
R. R. fare.....	2 30
carriage hire.....	1 00
hotel bill, \$1.50; postage, 50c.....	2 00
Arthur M. Clark,	
For fare to Ann Arbor.....	5 00
“ home.....	5 00
hack hire, \$1.00; 3 days' board, \$6.00.....	7 00
fare to Ann Arbor and return.....	8 50
hack hire.....	1 00
4 days' board.....	8 00

*April 24, 1889.*

Charles Hebard,	
For expenses as member of board of regents:	
fare from Detroit to Ann Arbor.....	76
bus, 50c; hotel bill, \$2.50.....	3 00
fare to Detroit.....	76
“ Detroit to L'Anse.....	15 00
sleeper, \$2.50; meals, \$1.50.....	4 00
Arthur M. Clark,	
For expenses as member of board of regents:	
fare to Lansing.....	5 10
hotel bill, 3 days.....	7 00
fare home, \$5.10; hack hire, 50c.....	5 60
fare to Ann Arbor.....	4 50
hotel, 2 days.....	4 00
fare home, \$4.50; hack hire, \$1.00.....	5 50
fare to Ann Arbor.....	4 50

Amount carried forward.....	\$348 32
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*State Board of Regents vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$348 32
Arthur M. Clark,	
For hotel, 3 days.....	6 00
fare home, \$4.50; hack hire, \$1.00.....	5 50
C. S. Draper,	
expenses as member of board of regents:	
R. R. fare to and from Ann Arbor.....	6 60
parlor car and hack fare.....	2 50
hotel.....	3 00
R. R. fare to and from Ann Arbor.....	6 60
parlor car and hack fare.....	2 00
hotel.....	2 50
Herman Keifer,	
For expenses as member of board of regents:	
R. R. fare.....	2 10
street car and bus, 80c; 2 meals, \$1.00.....	1 80
R. R. fare.....	2 10
hotel, \$2.00; street car and bus, 60c.....	2 60
Charles J. Willett,	
For R. R. fare, St. Louis to Ann Arbor.....	3 10
“ “ Ann Arbor to St. Louis.....	3 10
hotel bill, \$1.50; hack fares, 75c.....	2 25

*May 29, 1889.*

Moses W. Field,	
For expenses as member of board of regents:	
R. R. fare to Ann Arbor.....	1 15
hack fare, 50c; hotel bill, \$3.00.....	3 50
bus fare, 50c; R. R. fare to Detroit, \$1.15.....	1 65
R. R. fare to Ann Arbor.....	1 15
hack, 50c; hotel bill, \$1.00.....	1 50
return R. R. fare, \$1.15; coupé, 25c.....	1 40
R. R. fare to Ann Arbor.....	1 15
hack fare, 50c; hotel bill, \$2.50.....	3 00
R. R. fare, returning, \$1.15; coupé, 25c.....	1 40
R. R. fare to Ann Arbor.....	1 15
hack fare, 25c; hotel bill, 50c.....	75
R. R. fare, returning.....	1 15
Total for general allowance.....	<u>\$419 02</u>

## RECAPITULATION.

Total allowance for State Board of Regents.....	<u>\$419 02</u>
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*State Public School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

July 25, 1888.

Wm. B. Streeter,

For services and expenses as agent of State public school:

hotel, \$1.00; horse, 25c; hotel, 75c; horse, 25c	\$2 25
" 75c; " 25c; " \$1.25; " 25c	2 50
R. R. Adrian to Detroit, \$1.75; bus, 25c	2 00
hotel, Detroit, \$1.00; Wayne, \$1.00; livery, \$2.00	4 00
R. R. to Pontiac, 40c; livery, \$1.50; hotel, \$1.50	3 40
R. R. to Birmingham, 25c; livery, \$2.00; dinner, 50c	2 75
R. R. to Detroit, 55c; hotel, \$2.00	2 55
hotel, Ann Arbor, \$2.00; dinner, 50c; hotel, \$1.00	3 50
livery, \$4.50; dinner, 75c; street car, 50c	5 75
hotel, Detroit, \$2.50; telegram, 25c; ferry, 20c; bus, 35c	3 30
street car, Grand Rapids, 5c; map, 25c; livery, \$6.00	6 30
hotel, \$2.65; telegram, 25c; hotel, 80c	3 70
dinner, 50c; livery, \$5.00; street car, 10c	5 60
hotel, \$1.90; street car, 10c; postage, 10c; R. R. fare, 90c	3 00
livery, \$1.50; hotel, 85c	2 35
hotel, Grand Rapids, \$1.50; street car, 20c; livery, \$1.00	2 70
" " " \$2.00, " 10c; R. R. 20c	2 30
R. R. to Cedar Springs, 85c; livery, \$1.50	2 35
hotel, \$1.00; R. R. to Rockford, 20c	1 20
hotel, 75c; livery, \$1.00; R. R. to Ada, 65c	2 40
dinner, 50c; " \$1.75; " " Grand Rapids, 30c	2 55
hotel, \$1.25; R. R. to Sparta, 45c; livery, \$2.00	3 70
" \$1.00; " " Greenville, 75c; dinner, 40c	2 15
R. R. to Ionia, 55c; transfer, 15c; livery, \$2.00	2 70
hotel, \$3.00; stationery, 10c; postage, 10c	3 20
R. R. to Saranac, 50c; hotel, 85c; livery, \$2.50	3 85
hotel, Ionia, \$2.00; R. R. to Ovid, \$1.05; postage, 4c	3 09
hotel, Ovid, 75c; dinner, 50c; livery, \$2.00	3 25
" " \$1.00; stationery, 15c; dinner, 50c	1 65
livery, Marshall, \$1.50; telephone, 25c; supper, 50c	2 25
hotel, Marshall, \$1.00; livery, Battle Creek, \$2.50	3 50
dinner, 50c; transfer, 25c; supper, 50c	1 25
hotel, Marshall, \$1.00; transfer, 25c; dinner, 25c	1 50
salary for June	83 33

James S. Wade,

For medicines and applications for Lena Rodman at university hospital,  
\$3.63; washing, 50c

4 13

August 29, 1888.

W. B. Streeter,

For amount paid for expenses as agent of State public school, for July and  
August as per voucher

123 93

Salary for July and August

166 66

I. A. Fancher,

For R. R. Mt. Pleasant to Coldwater and return

10 30

dinner, 40c; supper, 50c; 3 days' services, \$9.00

9 90

R. R. fare to Coldwater and return

10 30

breakfast, 50c; dinner, 50c; supper, 25c; car, 10c

1 35

hotel, Coldwater, 75c; supper, 50c; 4 days' time, \$12.00

13 25

Amount carried forward

\$521 69

*State Public School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$521 69
R. E. Case,	
For 2 days' services.....	6 00
dinner, 50c; R. R. fare, \$2.80.....	3 30
3 days' services.....	9 00
dinner, 50c; R. R. fare, \$2.80.....	3 30
1 day's service, \$3.00; livery, \$2.00.....	5 00
4 days' services.....	12 00
dinner, 50c; R. R. fare, \$2.80.....	3 30

October 31, 1888.

W. B. Streeter,	
For supper, Kalamazoo, 35c; postage, 25c.....	60
hotel, Martin, 50c; hack, 25c; R. R. to Plainwell, 20c.....	95
livery, Plainwell, \$2.00; dinner, 50c; supper, 50c.....	3 00
R. R. to Kalamazoo, 55c; transfer, 50c.....	1 05
stationery, 35c; hotel, Monroe, \$1.00.....	1 35
hotel, Midland, \$2.00; dinner, \$1.00; postage, 25c.....	3 25
" " \$1.75; " 75c; supper, 40c.....	2 90
livery 3 days, \$8.50; R. R. to Port Huron, \$2.75.....	11 25
hotel, Port Huron, \$1.00; steamer, 50c; dinner, 35c.....	1 85
telegrams, 75c; supper, 50c; railroad to Flint, \$1.60.....	2 85
hotel, Flint, 50c; breakfast, 50c.....	1 00
" Mt. Pleasant, 50c; transfer, 25c.....	75
" Toledo, \$3.00; street car, 5c; hack, 25c.....	3 30
salary for September.....	83 33
salary for half of October.....	41 67
C. D. Randall,	
For services and expenses as resident member of board of control of State public school, for 6 months from March 31, '88, to Oct. 1, '88:	
postage and stationery.....	10 25
services in April 10 days, in May 10 days, in June 12 days, in July 10 days, in August 10 days, and in September 13 days, @ \$3.00.....	195 00
C. D. Randall,	
For expenses of returning children to counties:	
John, Charity Ann and Lydia Churchill—	
R. R. fare of children, Coldwater to Port Huron.....	5 25

November 28, 1888.

W. B. Streeter,	
For salary from October 15 to November 15, as agent of School.....	83 33
I. A. Fancher,	
For R. R. to Coldwater and return, \$10.30; hotel, Jackson, \$1.00.....	11 30
supper, Owosso, 50c; 3 days' time, \$9.00.....	9 50
R. R. to Coldwater and return.....	10 30
dinner, 40c; supper, 50c.....	90
3 days' services.....	9 00
R. E. Case,	
For 3 days' time, \$9.00; dinner, 50c.....	9 50
R. R. fare to and from Coldwater.....	2 80
postage paid S. P. S. business.....	7 00
Amount carried forward.....	\$1,076 82

*State Public School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,076 82
R. E. Case,	
For stationery .....	3 00
3 days' time, \$9.00; dinner, 50c.....	9 50
R. R. fare and return .....	2 80
W. B. Streeter,	
For expenses as agent of State public school for November, as per voucher.	61 80

*December 26, 1888.*

W. B. Streeter,	
For services and expenses as agent State public school :	
bus, 25c; hotel, Toledo, \$2.50; street car, 10c; maps, 50c.....	3 35
hotel, Adrian, \$1.00; Tecumseh, \$1.00; livery, \$1.50.....	3 50
hotel, Jackson, \$2.00; livery, \$2.00; telegraph, 25c.....	4 25
bus, 25c; breakfast, 50c; dinner, 35c; tel., 25c.....	1 35
hack, 25c; hotel, Pinckney, \$1.20; hack, 25c.....	1 70
hack, 25c; livery, \$1.00; hotel, Jackson, \$2.50.....	3 75
hack, 25c; supper, 50c; hack, Bay City, 25c.....	1 00
hotel, Bay City, \$1.50; livery, \$1.50; supper, 40c.....	3 40
postage, 55c; hotel, Midland, 75c; livery, \$3.00; feed, 50c.....	4 80
hotel, Midland, \$1.25; livery, \$3.00; dinner, 25c; telegraph, 50c.....	5 00
" Farwell, 75c; " " 25c; feed, 50c.....	4 00
" " 50c; Harrison, 40c.....	90
supper, 25c; telegraph, 43c; dinner, 25c; feed, 50c.....	1 43
hotel, Mt. Pleasant, \$6.00; livery, \$2.00.....	8 00
livery, Shepard, \$2.00; dinner, 50c.....	2 50
dinner, St. Louis, 50c; livery, Alma, \$5.00.....	5 50
Alma to Breckenridge and return, 55c; hotel, 50c; postage, 30c.....	1 35
hotel, Alma.....	8 00
salary, 1 month.....	83 33
H. Soule,	
For boarding Phineas Armstrong at University, from April 12 to June 20,	
9 6-7 weeks, @ \$3.50.....	34 50

*January 30, 1889.*

W. B. Streeter,	
For expenses as agent of State public school:	
hotel, Ithaca, 50c; livery, \$4.00; dinner, 25c; feed, 50c.....	5 25
" Shepard, \$1.00; livery, \$2.50; feed, 50c.....	4 00
" Alma, \$1.50; R. R. to Lakeview, 95c; hotel, \$1.00; livery, \$2.00.....	5 45
R. R. to Howard City, 30c; hotel, \$1.00.....	1 30
" " Big Rapids, 65c; bus, 25c; livery, \$1.50.....	2 40
hotel, Big Rapids, \$3.13; R. R. Chippewa Lake, 40c.....	3 53
bus, 25c; R. R. Grand Rapids, \$1.70; street car, 5c.....	2 00
hotel, \$1.25; dinner, 50c; hack, 25c.....	2 00
livery, \$2.50; meal, 25c.....	2 75
hotel, Chicago.....	2 50
livery, \$1.50; meals, \$1.25.....	2 75
livery, \$1.50; hotel, \$1.00; meals, 50c.....	3 00
salary for January.....	83 33
C. D. Randall,	
For R. R. fare for transportation of Geo. Limebeck, Otis Stone, Clarence	
Glover, Rue Hagerty, and Frank Demans from Coldwater to Ann	
Arbor.....	7 00
Amount carried forward.....	\$1,462 79

*State Public School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,462 79
C. D. Randall,	
For hack in Ann Arbor.....	1 40
R. R. fare of Geo. Limebeck, Rue Hagerty and Frank Demans from Ann Arbor to Coldwater.....	4 20
hack in Coldwater.....	30
R. R. fare of Joseph Clark and John Stevens from Coldwater to Ann Arbor.....	2 80
R. R. fare of Otis Stone and Clarence Glover from Ann Arbor to Coldwater.....	2 80
hack in Coldwater.....	80
R. R. fare from Homer to Ann Arbor and return of Artie Gleason, a State school boy.....	2 00
hack at Homer, 25c; at Ann Arbor, 25c.....	50
" " Ann Arbor, 25c; at Homer, 25c.....	50

February 27, 1889.

Wm. B. Streeter,

For expenses as agent of State public school :

hotel, Cambria, 75c; care of horse, 50c; dinner, 25c; feed, 25c.....	1 75
" Reading, \$1.50; " " 50c; " 25c; " 25c.....	2 50
" Hillsdale, 50c; " " 25c; telephone, 10c.....	85
" Jonesville, \$1.00; " " 50c; dinner, 25c; feed, 25c.....	2 00
" Hanover, \$1.05; " " 50c; " 25c; " 25c.....	2 05
" Jonesville, 50c; bus, 15c; care of horse, 25c.....	90
care of horse at Jonesville, 3½ days.....	2 50
hotel, Jonesville, 50c; dinner, Litchfield, 50c; feed, 25c.....	1 25
" Homer, \$1.25; care of horse, 50c; telephone, 25c.....	2 00
" Albion, 50c; feed, 25c.....	75
" Springport, \$1.50; care of horse, 50c; dinner, 50c.....	2 50
" Marshall, \$1.50; " " 60c; " 50c.....	2 60
Meals, 50c; dinner, 50c; feed, 25c.....	1 25
hotel, Kinderhook, 75c; care of horse, 50c; dinner, 50c.....	1 75
" Orland, \$1.25; " " 50c; dinner and feed, 50c.....	2 25
" Bronson, \$1.50; " " 50c; dinner and feed, 50c.....	2 50
dinner, 50c; feed, 25c.....	75
horse from Coldwater, 15 days, @ \$1.50.....	22 50
salary, from January 15 to February 15.....	83 33

University Hospital,

For board, medicine, etc., in case of Rue Haggerty, F. Demens, Geo. Lambuck, Otis Stone and Jos. Clark :

Rue Haggerty, board, 2 days.....	2 00
Frank Demens, " 2 ".....	2 00
Geo. Lambuck, " 2 ".....	2 00
Arthur Gleason, " 1½ weeks.....	6 00
" " medicines and dressings.....	60
Otis Stone, board, 8½ weeks.....	34 00
" " medicine, dressings and washing.....	1 20
Clarence Glover, board, 8½ weeks.....	34 00
" " medicine, dressings, etc.....	4 10
Myron Sanford, board, 3 weeks.....	12 00
" " medicine.....	20
Jos. Clark, board, 3 weeks, \$12.00; medicine, \$1.75.....	13 75

R. E. Case,

For services and expenses as member of board of control of State public school:

2 days at the school.....	6 00
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Amount carried forward..... \$1,731 92

*State Public School vs. The State of Michigan.*

## - GENERAL ALLOWANCE.

Amount brought forward.....	\$1,731 92
R. E. Case,	
For dinner at White Pigeon.....	50
R. R. fare.....	2 80

*March 27, 1889.*

Wm. B. Streeter,	
For services and expenses as agent of State public school:	
stationery, \$1.45; hotel, Bronson, 75c.....	2 20
livery, \$1.00; feed, 50c.....	1 50
livery, \$2.00; hotel at Allen, \$1.00.....	3 00
hotel, White Pigeon, \$1.50; postage, 10c.....	1 60
“ Three Rivers, \$1.15; telephone, 25c; hack, 25c.....	1 65
“ Sherwood, 35c; livery, \$1.50; telephone, 20c.....	2 05
“ Constantine, 50c; hack, 25c; stationery, 5c.....	80
livery at Sturgis, \$1.50; bus, 25c; hotel, \$1.00.....	2 75
“ Burr Oak, \$2.00; hotel, \$1.00; dinner, 50c; telephone, 25c.....	3 75
breakfast, 50c; transfer, 50c; hack, Lansing, 25c.....	1 25
hotel, Lansing, \$2.00; R. R. to Williamston and return, 80c.....	2 80
“ Williamston, \$1.00; livery, \$2.00; feed, 25c; hack, 25c.....	3 50
“ Lansing, \$1.50; livery at Mason, \$2.50; feed, 50c.....	4 50
hack, 25c; hotel, Mason, \$1.50; dinner, 50c.....	2 25
salary, Feby. 15 to March 15.....	83 33
I. A. Fancher,	
For services and expenses as member of board of control of State public school:	
R. R. fare, Mt. Pleasant to Coldwater and return.....	10 30
dinner at Jonesville.....	50
lodging and breakfast, Toledo.....	1 25
3 days' services.....	9 00
R. R. fare, Mt. Pleasant to Ludington and return.....	5 50
hotel bill, Ludington.....	2 50
hack, 25c; express, 25c; supper, Reed City, 50c.....	1 00
2 days' services.....	6 00
R. R. fare, Mt. Pleasant to Coldwater and return.....	10 30
dinner, 50c; supper, 50c; hack, 25c.....	1 25
3 days' services.....	9 00
telegrams, 25c and 25c.....	50
R. R. fare to Coldwater and return.....	10 30
dinner, Coldwater, 40c; supper, Owosso, 50c.....	90
3 days' services.....	9 00

*April 24, 1889.*

Wm. B. Streeter,	
For services and expenses as agent of State public school:	
hack, 25c; hotel, \$1.00; R. R. Lansing to Howell, \$1.00.....	2 25
hotel, Howell, \$1.50; dinner, self and team, 75c.....	2 25
“ Deerfield, \$1.00; care of horses, \$1.00.....	2 00
team from Howell, 2½ days, \$7.50; hotel, 50c; tel. 45c.....	8 45
R. R. to Brighton, 45c; livery, \$1.50; hotel, \$1.50.....	3 45
hotel at Fowler and Owosso, \$1.55; tel., 25c; street cars, 25c.....	2 05
“ East Saginaw, \$4 50; street car fares, 15c.....	4 65
“ Chesaning, \$1.50; hotel, Owosso, \$1.00; team, \$2.00.....	4 50
Amount carried forward.....	\$1,959 05

*State Public School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,959 05
Wm. B. Streeter,	
For hotel, Lansing, \$1.00; hack, 25c.....	1 25
livery from Coldwater, \$2.50; hotel, 75c; feed, 25c.....	3 50
“ “ “ \$1.25; “ self and team, \$1.50.....	2 75
hack, 25c; sleeper, Toledo to East Saginaw, \$1.00.....	1 25
breakfast, 50c; livery, Midland, \$3.00; hotel, \$1.50; tel., 25c.....	5 25
sleeper, East Saginaw to Toledo, \$1.00; meals, \$1.00; hack, 25c.....	2 25
meals, 50c; feed, 25c; hotel at Colon, \$1.50.....	2 25
care of horse at Colon, 50c; dinner, 50c.....	1 00
“ “ “ Mendon, 50c; hotel, \$1.50; telephone, 25c.....	2 25
“ “ “ Athens, 50c; “ 75c; dinner, 50c.....	1 75
“ “ “ Wakeshma, 50c; “ 75c; “ 50c.....	1 75
supper at Schoolcraft, 25c; hack, 25c.....	50
horse from Coldwater, 5 days.....	7 50
salary, March 15, to April 15.....	83 33
I. A. Fancher,	
For services and expenses as member of board of control of State public school:	
R. R. to Coldwater return.....	10 30
dinner, 40c; supper, Owosso, 50c.....	90
2 days' services.....	6 00
telegram to Mr. Hollister.....	25
R. R. to Coldwater and return.....	10 30
supper, Owosso.....	50
2 days' services.....	6 00
postage and stationery.....	2 50
Harvey J. Hollister.	
For services and expenses as member of board of control of State public school:	
fare to Coldwater and return.....	6 50
dinner at Sturgis.....	50
hack fares.....	50
3 days' services.....	9 00
telegram to Mr. Fancher.....	25
“ “ “.....	50
“ “ “ Mr. Randall.....	50
fare to Coldwater and return.....	6 50
lunch, 25c; hack, 25c.....	50
2 days' time.....	6 00
telegrams to Mr. Fancher, 25c and 25c.....	50
fare to Coldwater and return.....	6 50
lunch, 25c; cab, 25c.....	50
2 days' time.....	6 00
C. D. Randall,	
For services and expenses as member of board of control of State public school for the six months ending March 31, 1889:	
services in Oct., 10 days, in Nov., 10 days, in Dec., 15 days, in Jan., 10 days, in Feby., 10 days, and in March, 10 days at \$3.00 per day.....	195 00
postage and stationery.....	11 53

May 29, 1889.

W. B. Streeter,	
For care of horse at Schoolcraft, \$1.50; supper, 25c.....	1 75
“ “ Texas, 50c; hotel, \$1.25; at Decatur, \$1.50.....	3 25
“ “ Decatur, 50c; dinner, 50c.....	1 00
Amount carried forward.....	\$2,389 16



*State Public School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,369 16
W. B. Streeter,	
For supper, 25c; at Niles, \$1.00.....	1 25
care of horse at Cassopolis, \$1.00; dinner, 50c; bus, 25c.....	1 75
“ “ Dowagiac, 75c; hotel, \$1.50; dinner, 25c.....	2 50
“ “ “ 75c; “ \$1.50; “ 25c; tel., 55c.....	3 05
“ “ Benton Harbor.....	1 00
hotel, \$2.00; dinner, 50c.....	2 50
care of horse at Benton Harbor.....	75
hotel, \$1.50; dinner, 25c.....	1 75
care of horse at Hartford, 75c; hotel, \$1.50; dinner, 25c.....	2 50
“ “ South Haven, 75c; hotel, \$1.50; dinner, 25c.....	2 50
“ “ Arlington, 50c; hotel, 50c.....	1 00
hotel at Kalamazoo.....	1 00
care of horse at Kalamazoo, \$2.00; hotel, \$3.00; bus, 25c; dinner, 50c.....	5 75
“ “ Augusta, 50c; hotel, \$1.25; dinner, 50c.....	2 25
“ “ Battle Creek, \$1.00; hotel, \$2.00; supper, 50c.....	3 50
“ “ Burlington, 50c; hotel, 50c.....	1 00
horse from Coldwater, 18 days, @ \$1.50.....	27 00
hotel at Quincy, \$1.00; tel., 30c; hotel, Albion, \$1.50.....	2 80
hotel at Springport, \$1.50; livery, \$1.25; dinner, 50c; bus, 25c.....	3 50
“ Lansing, \$1.50; bus, 25c; hotel, Horton, 60c.....	2 35
“ Hanover, \$1.10; livery, \$1.50; bus, 25c.....	2 85
livery from Coldwater.....	3 00
meals, \$1.00; care of team, 50c.....	1 50
5,000 mile ticket.....	100 00
photograph for said ticket.....	50
salary, from April 15 to May 15.....	83 33
University Hospital,	
For board and expenses in cases of John Stevens, Bertie Wachtriell and Nellie Griffin:	
John Stevens, 12 weeks, @ \$4.00.....	48 00
“ “ washing and medicine.....	2 00
Bertie Wachtriell, 8 5-7 weeks, @ \$4.00.....	34 85
“ “ washing and medicine.....	5 20
for Nellie Griffin, 11 weeks, @ \$4.00.....	44 00
“ “ “ washing and medicine.....	7 53

June 26, 1889.

Wm. B. Streeter,	
For R. R., Detroit to Lapeer, \$1.65; meals, \$1.00; bus, 25c.....	2 90
hotel, Lapeer, \$1.50; R. R., Pt. Huron to Bad Axe and return, \$3.80.....	5 30
dinner, 50c; bus, 25c; hotel at Bad Axe, \$3.00.....	3 75
livery at Bad Axe, \$3.50; hotel at Port Huron, \$1.50.....	5 00
breakfast at Emmet, 25c; livery, \$1.25; meals, 50c.....	2 00
meals, \$1.00; bus, 25c; sleeper, Bay Bity to Cheboygan, \$1.50.....	2 75
livery at Cheboygan, \$5.00; dinner, 25c; feed, 25c.....	5 50
hotel at Cheboygan, \$5.00; steamer to Alpena, \$4.00.....	9 00
meals on steamer, \$1.00; hotel at Alpena, \$1.50.....	2 50
R. R. to Oscoda, \$1.70; dinner, 25c; bus, 25c; tel., 58c.....	2 78
hotel, Oscoda, \$3.00; livery, \$3.00; bus, 25c.....	6 25
R. R. to East Tawas, 45c; dinner, 50c.....	95
bus, 15c; R. R. to Harrisville, \$1.00.....	1 15
stage, \$1.00; hotel, Harrisville, \$1.50; livery, \$2.50.....	5 00
dinner, 50c; feed, 25c; R. R. to Alpena, \$1.10.....	1 85
Amount carried forward.....	\$2,828 30

*State Prison vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$421 70
W. A. Woodard,	
For 2 days at Jackson, regular meeting.....	6 00
hotel and hack at Jackson.....	75
R. R. fare, Owosso to Jackson and return.....	3 40
Wm. Chamberlain,	
For services and expenses as member of board of inspectors of State prison:	
regular meeting of board at Jackson and meeting of board of corrections and charities at Lansing, regarding prison legislation, 5 days.....	15 00
R. R. fare, Three Oaks to Jackson and return.....	10
sleeping car, Three Oaks to Jackson.....	2 0
breakfast.....	50
R. R. fare, Jackson to Lansing and return.....	20
hotel bill, Lansing.....	8 00
car fare.....	10
telephone, Lansing to prison.....	25
hack fare.....	25
dinner, Marshall.....	75

*February 27, 1889.*

H. S. Dean,	
For services and expenses as member of board of inspectors of State prison:	
R. R. fare, Ann Arbor to Jackson and return.....	2 08
1 day's services on board.....	3 00
hack fares.....	75
1 day's services.....	3 00
R. R. fare, Ann Arbor to Jackson and return.....	2 08
1 day's services \$3.00; hack fare, 50c.....	3 50
1 " " \$3.00; " " 50c.....	3 50
1 " " \$3.00; " " 50c.....	3 50
R. R. fare, Ann Arbor to Jackson and return.....	2 08
1 day's services on board.....	3 00
Dwight S. Smith,	
For services and expenses as member of board of inspectors of State prison:	
fare to Lansing from Jackson.....	1 10
hack fare.....	25
fare from Lansing to Jackson.....	1 10
6 days' services as inspector.....	18 00
Wm. Chamberlain,	
For services and expenses as member of board of inspectors of State prison:	
3 days' services, special meeting of board.....	9 00
R. R. fare, Three Oaks to Jackson and return.....	8 10
2 meals at Marshall, en route.....	1 50
hack at Jackson.....	25
5 days' meeting of board.....	15 00
R. R. fare, Three Oaks to Jackson and return.....	8 10
supper, lodging, and breakfast, Kalamazoo.....	2 25
hack at Jackson.....	25
supper, lodging and breakfast, Niles.....	2 25

*March 27, 1889.*

Henry S. Dean,	
For services and expenses as member of board of inspectors of State prison:	
4 days' meeting of board at prison and at Lansing.....	12 00
Amount carried forward.....	\$574 64

*State Prison vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$574 64
Henry S. Dean,	
For R. R. fare, Ann Arbor to Jackson and return.....	2 30
hack at Jackson.....	25
R. R., Jackson to Lansing and return.....	2 20
hotel bill, Lansing, \$2.00; street car, 10c.....	2 10
Dwight S. Smith,	
For services and expenses as member of board of inspectors of State prison:	
fare, Jackson to Lansing, \$1.10; dinner and supper, \$1.00.....	2 10
“ Lansing to Jackson.....	1 10
6 days' services as inspector.....	18 00
fare, Jackson to Lansing and return.....	2 20
hotel, Lansing.....	1 00
Wm. Chamberlain,	
For services and expenses as member of board of inspectors of State prison:	
4 days' services at prison and at Lansing.....	12 00
R. R. fare, Three Oaks to Jackson and return.....	8 10
2 meals, en route.....	1 50
hack at Jackson.....	25
R. R., Jackson to Lansing and return.....	2 20
hotel bill.....	2 50
street car, 10c; telegram to prison, 25c.....	35

April 24, 1889.

Dwight S. Smith,	
For services and expenses as member of board of inspectors of State prison:	
paid for 500 folded note heads for use of board.....	4 50
fare, Jackson to Lansing.....	1 10
hotel, Lansing.....	1 00
fare, Lansing to Jackson.....	1 10
“ Jackson to Lansing.....	1 10
hotel, Lansing.....	1 00
fare, Lansing to Jackson.....	1 10
6 days' services as inspector.....	18 00
Wm. Chamberlain,	
For services and expenses as member of board of inspectors of State prison:	
3 days' special meeting of board.....	9 00
R. R. Three Oaks to Jackson and return.....	8 10
“ Jackson to Lansing and return.....	2 20
sleeping car, Three Oaks to Jackson.....	2 00
hotel bills, Jackson and Lansing.....	6 00
hack, Jackson, 50c; street car, Lansing, 10c.....	60
3 days at Lansing on prison legislation.....	9 00
R. R. Three Oaks to Jackson and return.....	8 10
“ Jackson to Lansing and return.....	2 20
hotel bill, Lansing, \$4.00; Jackson, \$2.00.....	6 00
hack, Jackson, 50c; street car, Lansing, 10c.....	60
3 days' meeting of board.....	9 00
R. R. fare, Three Oaks to Jackson and return.....	8 10
2 meals, en route, at Marshall.....	1 50
hack at Jackson.....	50
5 days', joint meeting of board with House of Correction board at Jackson and Lansing.....	15 00
R. R. fare, Three Oaks to Jackson and return.....	8 10
“ Jackson to Lansing and return.....	2 20
hack at Jackson, 25c; street car, Lansing, 10c.....	35
Amount carried forward.....	\$760 24

*State Prison vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$760 24
Dwight S. Smith,	
For hotel, Lansing, \$3.00; at Jackson, \$2.00.....	5 00
meal at Marshall.....	50
Henry S. Dean,	
For services and expenses as member of board of inspectors of State prison:	
2 days' at special meeting.....	6 00
R. R. fare, Ann Arbor to Lansing.....	1 95
hack and street car.....	30
R. R. Lansing to Jackson.....	1 10
hack at Jackson.....	25
R. R. Jackson to Ann Arbor.....	1 15
hacks, " and ".....	50
2 days', regular meeting.....	6 00
R. R. Ann Arbor to Jackson.....	1 15
hack at Ann Arbor and Jackson.....	50
R. R. Jackson to Ann Arbor.....	1 15
hacks, " and Ann Arbor.....	50
4 days', joint meeting of board with House of Correction board at Jackson and Lansing.....	12 00
R. R. fare, Ann Arbor to Jackson.....	1 15
hack at Ann Arbor and Jackson.....	50
R. R. fare, Jackson to Lansing.....	1 10
" " Lansing to Jackson.....	1 10
" " Jackson to Ann Arbor.....	1 15
hack at Ann Arbor.....	25
hotel uill, Lansing.....	2 50

*May 29, 1889.*

Dwight S. Smith,	
For services and expenses as member of board of inspectors of State prison:	
fare, Jackson to Lansing.....	1 10
" Lansing to Jackson.....	1 10
dinner at Lansing.....	50
5 days' services as inspector.....	15 00
Wm. Chamberlain,	
For services and expenses as member of board of inspectors of State prison:	
4 days' special meeting, Jackson and Lansing.....	12 00
hotel bills, Jackson and Lansing.....	8 00
R. R. fare, Three Oaks to Jackson and return.....	8 10
" " Jackson to Lansing and return.....	2 20
hack at Jackson, 50c; street car, Lansing, 10c.....	60
2 days' regular meeting.....	6 00
2 meals, en route.....	1 50
R. R. fare, Three Oaks to Jackson and return.....	8 10
hack, Jackson.....	25
Henry S. Dean,	
For services and expenses as member of board of inspectors of State prison:	
2 days at Lansing.....	6 00
R. R. fare, Ann Arbor to Lansing.....	1 95
hack, Ann Arbor.....	25
hotel bill at Lansing.....	2 50
R. R. fare, Lansing to Ann Arbor.....	1 95
street car, " 10c; hack, Ann Arbor, 25c.....	35
2 days at Jackson.....	6 00
hack at Ann Arbor and Jackson.....	50
R. R. fare, " to ".....	1 15
hack at " and ".....	50
Amount carried forward.....	\$891 64

## BOARD OF STATE AUDITORS.

199

*State Prison vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*June 26, 1889.*

Amount brought forward.....	\$891 64
Wm. Chamberlain,	
For services and expenses as member of board of inspectors of State prison:	
3 days' regular meeting of board.....	9 00
R. R. fare, Three Oaks to Jackson and return.....	8 10
meal at Marshall.....	75
supper, lodging and breakfast, Niles.....	2 25
hack fare, Jackson.....	25
Henry S. Dean,	
For services and expenses as member of board of inspectors of State prison:	
3 days' services.....	9 00
hack at Ann Arbor and Jackson.....	50
R. R. fare, " to ".....	1 15
hack at Jackson and Ann Arbor.....	50
R. R. fare " to ".....	1 15
Dwight S. Smith,	
For 3 days' services as inspector.....	9 00
Total for general allowance.....	<u>\$933 29</u>

## PRINTING.

*December 26, 1888.*

Darius D. Thorp,	
For comp. on report, inspectors and officers, 64 pages :	
374,594 ems @ 29c.....	\$108 63
presswork, including one insert, 153 tokens, @ 18c.....	27 54
correcting alterations, 12 hours.....	3 00

*January 30, 1889.*

Darius D. Thorp,	
For 900 covers for report, State prison, sample 13.....	3 50
Total for printing.....	<u>\$142 67</u>

## BINDING.

*January 30, 1889.*

Darius D. Thorp,	
For binding 900 pam. reports, State prison, @ 30c.....	2 70
folding and pasting in 3,900 tables, @ \$1.50.....	5 85
Total for binding.....	<u>\$8 55</u>

## ANNUAL REPORT OF THE

*State Prison vs. The State of Michigan.*

## RECAPITULATION.

General allowance.....	\$933 29
Printing.....	142 67
Binding.....	8 55
Total allowance for State Prison.....	<u>\$1,084 51</u>

*State Reform School vs. The State of Michigan.*

## GENERAL ALLOWANCE

July 25, 1888.

C. A. Gower,

For expenses as agent of Reform School:

R. R. fare to Detroit and return.....	\$4 60
hotel, \$3.13; R. R. fare, E. Allen, Detroit to Lansing, \$1.30.....	4 43
2 hacks.....	50
R. R. to Port Huron and return.....	6 19
hotel, \$1.25; hacks, 50c.....	1 75
R. R. to Buffalo and return, conference of charities.....	12 75
2 sleepers, \$4.00; 2 hacks, \$1.00.....	5 00
2 hacks, 50c; street car fares, \$1.00.....	1 50
hotel, Buffalo, \$15.00; telephone, 76c.....	15 76
R. R. to Flint and return.....	2 66
returning J. D. Robinson, 74c; 3 hacks, 75c.....	1 49

H. B. Rowleson,

for 3 days' services.....

R. R. fare.....	9 00
hotel, \$3.00; hack hire, 75c.....	3 80
	3 75

William Ball,

For 3 days' services.....

R. R. fare, \$2.90; hack hire, 75c.....	9 00
	3 65

Wm. Donovan,

For 3 days' services.....

hack hire.....	9 00
	50

August 29, 1888.

H. B. Rowleson,

For 3 days' services.....

R. R. fare, \$3.80; hotel, \$1.00; hack, 50c.....	9 00
3 days' services.....	5 30
R. R. fare, \$3.80; hotel, 50c; hack, 50c.....	9 00
	4 80

Wm. Donovan,

For 6 days' services.....

hack fares.....	18 00
	1 00

William Ball,

For 3 days' services.....

R. R. fare, \$2.90; hacks, 50c; hotel, 50c.....	9 00
3 days' services.....	3 90
R. R. fare, \$2.90; hotel bill, \$3.00.....	9 00
	5 90

September 26, 1888.

C. A. Gower,

For expenses as agent of reform school:

R. R. fare to Detroit and return.....	4 60
hotel, \$1.00; hack, 50c.....	1 50
R. R. fare to Pinconning, Linwood and Saginaw.....	6 96
street cars, 35c; livery, Linwood, \$2.00.....	2 35
telegram, 29c; hotel, \$3.25.....	3 54
R. R. fare to Detroit and return.....	4 60
hotel, \$2.25; hacks, 50c.....	2 75

Amount carried forward..... \$196 52

*State Reform School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$196 52
Wm. Donovan,	
For 2 days' services, \$6.00; R. R. fare, \$1.10.....	7 10
hack, 50c; hotel, \$3.00.....	3 50
H. B. Rowlson,	
For 2 days' time, \$6.00; hotel, \$3.00, R. R. fare, \$1.80.....	10 80
Wm. Ball,	
For 2 days' time, \$6.00; R. R. fare, \$2.90.....	8 90

*October 31, 1888.*

C. A. Gower,	
For R. R. to Monroe via. Jackson, Hillsdale, Adrian and return.....	7 44
hotel, 2½ days.....	5 63
R. R. to Detroit and return.....	4 60
lunch, 30c; street car fare, 15c.....	45
R. R. for boy, from Detroit to Lansing.....	1 30
R. R. to Detroit and return.....	4 60
R. R. for boy, Detroit to Lansing.....	1 30
hotel, ½ day.....	1 00
hack.....	25
R. R. to Manistee and return, via. Grand Rapids.....	8 70
lodging and breakfast, Manistee.....	1 50
“ “ supper, Grand Rapids.....	1 00
breakfast, dinner and supper, Grand Rapids.....	1 50
telephone message.....	25
Wm. Donovan,	
For 3 days' services and hack fare.....	9 50
Wm. Ball,	
For 3 days' services.....	9 00
R. R. fare, \$2.90; hotel bill, \$1.50.....	4 40

*November 28, 1888.*

Wm. Donovan,	
For 3 days' services, \$9.00; hack, 25c.....	9 25
R. R. fare to Boston and return via. New York, Washington, Louisville, etc.....	70 30
sleepers, 5 nights.....	10 75
hotel, 12 days.....	36 00
street car fares.....	1 15
carriage, \$1.50; hacks, \$1.50.....	3 00
17 days' time.....	51 00
H. B. Rowlson,	
For 3 days' services.....	9 00
R. R. fare, \$3.80; hotel, \$1.00; hack, 50c.....	5 30
William Ball,	
For 3 days' services.....	9 00
R. R. fare, \$2.90; hack and hotel, \$1.00.....	3 90

*December 26, 1888.*

H. B. Rowlson,	
For 3 days' services.....	9 00
Amount carried forward.....	\$506 89



*State Reform School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$506 89
H. B. Rowlson,	
For R. R. fare, \$3.80; hotel bill, \$1.00; hack, 50c.....	5 30
William Ball,	
For 3 days' services.....	9 00
R. R. fare, \$2.90; hotel, \$1.50; hack, 25c.....	4 65
Wm. Donovan,	
For 3 days' services.....	9 00
R. R. fare to Grand Rapids.....	2 60
2 days' services attending meeting of State board of charities.....	6 00
hotel, \$2.50; hack fare, 50c.....	3 00

*January 30, 1889.*

C. A. Gower,	
For R. R. to Detroit and return.....	4 60
hotel, \$1.75; 2 hacks, 50c.....	2 25
R. R. fare for boy, Detroit to Lansing.....	1 30
lunch at Detroit.....	45
R. R. to Durand and return.....	1 75
3 hacks.....	75
R. R. to Durand and return, \$1.75; 2 hacks, 50c.....	2 25
R. R. to Detroit and return.....	4 60
hotel, 1½ days, \$4.50; hack, 50c.....	5 00
R. R. to Ypsilanti and return returning boy.....	5 00
R. R. to " for boy.....	2 25
hotel, \$1.00; 4 hacks, \$1.00.....	2 00
R. R. to Detroit and return.....	4 60
R. R. for boy, Detroit to Lansing.....	1 30
dinner, Detroit, 50c; telephone, 25c.....	75
R. R. Detroit and return.....	4 60
dinner and lunch.....	75
R. R. fare for boy, Detroit to Lansing.....	1 30
2 hacks.....	50
H. B. Rowlson,	
For 3 days' services.....	9 00
R. R. fare, \$3.80; hotel, \$1.50; hack, 50c.....	5 80
Wm. Donovan,	
For 3 days' services on board.....	9 00
William Ball,	
For 3 days' services.....	9 00
R. R. fare, \$2.90; hotel bill, \$3.00.....	5 90

*February 27, 1889.*

C. A. Gower,	
For R. R. fare to Detroit and return, to meet boys.....	4 60
hotel, Detroit, \$2.00; 2 hacks, 50c.....	2 50
R. R. fare to Detroit and return.....	4 60
" " for boy, from Detroit to Lansing.....	1 30
2 hack fares, 50c; lunch, 35c.....	85
R. R. to Adrian and return.....	4 80
4 hacks.....	1 00
hotel, at Adrian.....	2 25
Amount carried forward.....	\$653 04

*State Reform School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$853 04
Wm. Donovan,	
For services and expenses as member of board of control of Reform School:	
2 days at special meeting.....	6 00
3 " " regular ".....	9 00
hack fares.....	50
H. B. Rowison,	
For services and expenses as member of board of control of Reform School:	
3 days' services.....	9 00
R. R. fare, \$3.80; hack fares, 50c.....	4 30
W. A. Atwood,	
For services and expenses as member of board of control of Reform School:	
2 days' services, special meeting.....	6 00
R. R. fare, \$3.00; hotel bill, \$2.00; hack, 50c.....	5 50
3 days' services.....	9 00
R. R. fare, \$3.00; hotel bill, \$2.00; hack, 50c.....	6 00

*March 27, 1889.*

H. B. Rowison,	
For services and expenses as member of board of control of reform school:	
3 days' services.....	9 00
R. R. fare.....	3 80
hack fare, 75c; hotel, \$1.50.....	2 25
W. A. Atwood,	
For services and expenses as member of board of control of reform school:	
3 days' services, \$9.00; R. R. fare, \$3.00.....	12 00
hack fare, 75c; hotel, \$2.00.....	2 75
Wm. Donovan,	
For services and expenses as member of board of control of reform school:	
3 days' services, regular meeting.....	9 00
hack fare.....	50
3 days with house and senate committee and architect.....	9 00

*April 24, 1889.*

C. A. Gower,	
For R. R. fare to Bay City and return.....	3 90
" " for boy from Bay City to Lansing.....	1 10
dinner and supper.....	65
3 hacks.....	75
R. R. fare to Howell and return.....	2 58
supper.....	50
R. R. to Kalamazoo and return.....	3 90
hotel, 1½ days, \$3.75; 3 hacks, 75c.....	4 50
H. B. Rowison,	
For services and expenses as member of board of control of reform school:	
R. R. fare.....	3 80
3 days' services, regular meeting.....	9 00
hotel bill, \$1.00; hack, 50c.....	1 50
Wm. Donovan,	
For services and expenses as member of board of control of reform school:	
3 days' services at regular meeting.....	9 00
hack fare.....	50
Amount carried forward.....	\$798 32

*State Reform School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$798 32
W. A. Atwood,	
For services and expenses as member of board of control of reform school:	
3 days' services at regular meeting.....	9 00
R. R. fare.....	2 64
hack, 50c; hotel bill, \$1.00.....	1 50

*May 29, 1889.*

Wm. Donovan,	
For services and expenses as member of board of control of reform school:	
3 days' services.....	9 00
H. B. Rowleson,	
For services and expenses as member of board of control of reform school:	
3 days' services.....	00
R. R. fare.....	80
hotel bill, \$1.00; hack hire, 50c.....	50
W. A. Atwood,	
For services and expenses as member of board of control of reform school:	
3 days' services.....	9 00
R. R. fare.....	2 66
hotel bill, \$1.00; hack fare, 50c.....	1 50

*June 26, 1889.*

C. A. Gower,	
For R. R. fare to Detroit and return.....	4 60
R. R. fare for boy from Detroit to Lansing.....	1 30
hotel, \$3.00; hack, 25c.....	3 25
R. R. fare to Detroit and return.....	4 60
hotel, \$3.00; 2 hacks, 50c.....	3 50
R. R. fare to Kalamazoo and return.....	3 70
hotel, \$2.50; 3 hacks, 75c.....	3 25
R. R. fare to Midland and return.....	4 90
hotel, 1½ days, \$3.00; 2 hacks, 50c.....	3 50
• R. R. fare to Big Rapids and return.....	5 20
hotel, \$1.88; 2 hacks, 50c.....	2 38
Wm. Donovan,	
For services and expenses as member of board of control of reform school:	
3 days' services, \$9.00; hack fare, 25c.....	9 25
W. A. Atwood,	
For services and expenses as member of board of control of reform school:	
3 days' services.....	9 00
R. R. fare.....	2 66
hotel bill, \$1.50; hack fare, 75c.....	2 25
H. B. Rowleson,	
For 3 days' services.....	9 00
R. R. fare.....	3 80
hack fare, 50c; hotel bill, \$1.00.....	1 50
Total for general allowance.....	<u>\$925 56</u>

## ANNUAL REPORT OF THE

*State Reform School vs. The State of Michigan.*

## PRINTING.

*December 26, 1888.*

Darius D. Thorp,	
For comp. on report reform school, pages 1 to 32, end:	
199,724 ems, @ 29c.....	\$57 91
presswork, including 1,200 plates, 77 tokens, @ 18c.....	13 86
correcting alterations, 4 hours.....	1 00

*January 30, 1889.*

Darius D. Thorp,	
For 1,200 covers for report reform school, sample 13.....	4 25
Total for printing.....	<u>\$77 02</u>

## BINDING.

*December 26, 1888.*

Darius D. Thorp,	
For binding 1,200 pamphlets reform school.....	\$3 60
pasting in 800 plates.....	1 20
Total for binding.....	<u>\$4 80</u>

## RECAPITULATION.

General allowance.....	\$925 56
Printing.....	77 02
Binding.....	4 80
Total allowance to State Reform School.....	<u>\$1,007 38</u>

*State House of Correction vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

<b>A. H. Piper,</b>	
For R. R. fare, Ionia to Detroit and return.....	\$6 65
dinner, 50c; 4 days' services, \$12.00.....	12 50
supper, 50c; hack, 50c.....	1 00

*August 29, 1888.*

<b>John Heffron,</b>	
For R. R. fare, Detroit to Ionia and return.....	6 65
dinner, 50c; 1 day's service, \$3.00.....	3 50
3 days' services \$9.00; supper, 50c; hack, 50c.....	10 00
<b>A. H. Piper,</b>	
For telephone, 50c; R. R. Detroit to Ionia and return, \$6.65.....	7 15
dinner, 50c; 4 days' time, \$12.00.....	12 50
supper, 50c; hack, 50c.....	1 00
<b>Hampton Rich,</b>	
For 1 day's service in June.....	3 00
2 " " " July.....	6 00
2 " " " August.....	6 00

*September 26, 1888.*

<b>A. H. Piper,</b>	
For R. R., Detroit to Ionia and return, \$6.65; dinner, 50c.....	7 15
4 days' services.....	12 00
supper, 50c; hack, 50c.....	1 00
<b>John Heffron,</b>	
R. R. fare, Detroit to Ionia and return, \$6.65; dinner, 50c.....	7 15
4 days' services.....	12 00
supper, 50c; hack, 50c.....	1 00

*October 31, 1888.*

<b>John Heffron,</b>	
For R. R. fare, Detroit to Ionia and return.....	6 65
dinner, Owosso.....	50
4 days' services.....	12 00
supper, Owosso, 50c; hack, Detroit, 50c.....	1 00
<b>Hampton Rich,</b>	
For 1 day at prison and asylum.....	3 00
2 days with board.....	6 00
1 day at prison and asylum.....	3 00
2 days with board.....	6 00
<b>A. H. Piper,</b>	
For R. R. fare, Detroit to Ionia and return.....	6 65
dinner at Owosso, 50c; 4 days' services, \$12.00.....	12 50
supper, Owosso, 50c; hack, Detroit, 50c.....	1 00
<b>Amount carried forward.....</b>	<b>\$174 55</b>

*State House of Correction vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*November 28, 1888.*

Amount brought forward.....	\$174 55
John Heffron,	
For R. R. fare, Detroit to Ionia and return.....	6 65
supper, 50c; 4 days' services, \$12.00.....	12 50
supper, 50c; hack, 50c.....	1 00

*December 26, 1888.*

John Heffron,	
For 2 days' services.....	6 00
fare to Grand Rapids and return.....	9 00
bus, 20c; hotel, \$1.75.....	1 95
2 suppers, Owosso, \$1.00; 4 days' services, \$12.00.....	13 00
fare to Ionia and return, \$6.65; hotel, \$1.00.....	7 65
M. S. Crosby,	
For 2 days' services.....	6 00
fare, Grand Rapids to Ionia and return.....	1 80
1 day's service.....	3 00
Hampton Rich,	
For 1 day at Prison and asylum.....	3 00
2 days' with board.....	6 00
1 day at prison and asylum.....	3 00
R. R. fare to Lansing and return.....	2 05
dinner and street car.....	60
1 day's time, \$3.00; telegram, 25c.....	3 25
1 day at prison and asylum.....	3 00
R. R. fare to Grand Rapids and return.....	1 80
hotel and hack.....	2 65
2 days' time, \$8.00; telegram, 25c.....	6 25
2 days' time, with board.....	6 00

*January 30, 1889.*

John Heffron,	
For services as expenses as member of board of managers State house of correction:	
2 days' time.....	6 00
fare from Detroit to Lansing and return.....	5 10
car fare, 30c; hotel bill, 2 days, \$4.00.....	4 30
4 days' time.....	12 00
fare from Ionia to Lansing and return.....	2 05
car fare.....	10
fare from Detroit to Ionia and return.....	6 65
dinner and supper.....	1 00
car fare, 10c; dinner at Lansing, 50c.....	60
M. S. Crosby,	
For services and expenses as member of board of managers State house of correction:	
expenses from Grand Rapids to Lansing.....	4 00
R. R. fare, \$3.50; hotel, \$3.50.....	7 00
3 days' services.....	9 00
R. R. fare to and from Grand Rapids to Ionia.....	1 80
“ “ “ Ionia to Lansing.....	2 05
dinner at Lansing, 50c; street car, 15c.....	65
3 days' services.....	9 00
Amount carried forward.....	\$352 00

1  
BOARD OF STATE AUDITORS.

209

*State House of Correction vs. The State of Michigan.*

GENERAL ALLOWANCE.

Amount brought forward.....	\$352 00
Hampton Rich,	
For services and expenses as member of board of managers of State house of correction:	
1 day's time at prison and asylum.....	3 00
R. R. fare to Lansing and return.....	2 05
street car, 10c; dinner, 50c.....	60
1 day's time.....	3 00
R. R. fare to Lansing and return.....	2 05
street car, 10c; hotel, \$1.00.....	1 10
1 days' time.....	3 00
2 " " with board.....	6 00
R. R. to Lansing and return.....	2 05
street car, 10c; dinner, 50c.....	60
1 days' time.....	3 00

*February 27, 1889.*

Jerome Croul,	
For services and expenses as member of board of managers of State house of correction:	
4 days' services.....	12 00
fare to and from Detroit.....	6 65
hotel bill at Ionia.....	1 00
Hampton Rich,	
For services and expenses as member of board of managers of State house of correction:	
2 days at prison and asylum.....	6 00
2 " " " " with board.....	6 00
M. S. Crosby,	
For services and expenses as member of board of managers of State house of correction:	
2 days' services.....	6 00
fare, Grand Rapids to Ionia and return.....	1 80

*March 27, 1889.*

M. S. Crosby,	
For services and expenses as member of board of managers of State house of correction:	
3 days' services.....	9 00
fare from Grand Rapids to Ionia and return.....	1 80
Hampton Rich,	
For services and expenses as member of board of managers of State house of correction:	
R. R. fare to Grand Rapids and return.....	1 55
1 day's time.....	3 00
4 " " at prison and asylum.....	12 00
2 " " with board.....	6 00
Amount carried forward.....	\$451 25

*State House of Correction vs. The State of Michigan.*

## GENERAL ALLOWANCE.

April 24, 1889.

Amount brought forward.....	\$451 25
M. S. Crosby,	
For services and expenses as member of board of managers of State house of correction:	
Breakfast.....	25
fare from Grand Rapids to Lansing and return.....	3 50
hotel bill, Lansing.....	1 50
fare, Lansing to Jackson and return.....	2 00
supper, 25c; street car, 10c.....	35
2 days' services.....	6 00
fare, Grand Rapids to Ionia and return.....	1 80
2 days' services.....	6 00
Hampton Rich,	
For services and expenses as member of board of managers of State house of correction:	
R. R. to Grand Rapids and return.....	1 80
street car and bus fare.....	15
1 day's time.....	3 00
R. R. to Jackson and return.....	4 05
street car fare, 20c; hotel bill, \$2.50.....	2 70
2 days' time.....	6 00
1 " " at prison and asylum.....	3 00
2 " " with board.....	6 00
Jerome Croul,	
For services and expenses as member of board of managers of State house of correction:	
5 days' services.....	15 00
fare to Ionia and return.....	6 65
" Lansing and return.....	5 10
3 days' services.....	9 00
hotel bill at Lansing.....	3 50
fare, Lansing to Jackson and return.....	2 00
4 days' services at Ionia.....	12 00
fare, Detroit to Ionia and return.....	6 65

May 29, 1889.

M. S. Crosby,	
For services and expenses as member of board of managers of State house of correction:	
fare to and from Jackson.....	5 05
breakfast, 20c; parlor car, 25c.....	45
1 days' time.....	3 00
fare to and from Ionia.....	1 80
2 days' time.....	6 00
fare to and from Ionia.....	1 80
3 days' time.....	9 00
Hampton Rich,	
For services and expenses as member of board of managers of State house of correction:	
R. R. fare to Lansing and return, \$2.05; street car, 10c.....	2 15
hotel bill, Lansing.....	2 00
R. R. fare Lansing to Jackson and return.....	2 00
hack to prison, 25c; message, 25c.....	50
hotel, Lansing, \$2.50; street car, 10c.....	2 60
4 days' time.....	12 00
Amount carried forward.....	\$807 60



## 211

### GENERAL ALLOWANCE.

**PRINTING.**

**BINDING.**

<b>Darius D. Thorp,</b>	
<b>For binding 200 asylum for insane criminals, cloth.....</b>	<b>\$24 00</b>
<b>Total for binding.....</b>	<b>\$54 00</b>

## ANNUAL REPORT OF THE

*State House of Correction vs. The State of Michigan.*

## RECAPITULATION.

General allowance .....	\$659 30
Printing .....	438 31
Binding .....	54 00
Total allowance to State House of Correction .....	<u>\$1,151 61</u>

*State House of Correction, U. P., vs. State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

Geo. P. Cummings,	
For salary as secretary of board for May and June.....	\$100 00
J. M. Wilkinson,	
For salary as treasurer, 6 months to date.....	150 00

*August 29, 1888.*

Wm. Scott & Co.	
For services and expenses as architects:	
4 days' time superintending work.....	40 00
fare to Marquette, \$15.25; sleeper, \$2.00.....	17 25
breakfast, 50c; parlor car, 75c.....	1 25
hotel, Marquette, \$5.00; fare to Detroit, \$15.25.....	20 25
parlor car, 75c; supper, 50c; sleeper, \$2.00.....	3 25
breakfast.....	50
4 days' services.....	40 00
fare to Marquette, \$15.25; sleeper, \$2.00; breakfast, 50c.....	17 75
parlor car, 75c; hotel, \$4.50.....	5 25
fare to Detroit, \$15.25; supper, 50c; parlor car, 75c.....	16 50
sleeper, \$2.00; breakfast, 50c.....	2 50
4 days' time.....	40 00
fare, Detroit to Marquette and return, (excursion).....	19 95
sleeper, \$2.00; parlor car, 75c; breakfast, 50c.....	3 25
hotel bill, \$4.50; sleeper, \$2.00; parlor car, 75c.....	7 25
supper and breakfast.....	1 00
4 days' time.....	40 00
fare, Detroit to Marquette and return.....	19 95
sleeper, \$2.00; parlor car, 75c; breakfast, 50c.....	3 25
hotel, \$5.00; sleeper, \$2.00; parlor car, 75c.....	7 75
supper and breakfast.....	1 00

*September 26, 1888.*

Geo. P. Cummings,	
For services as secretary 2 months.....	100 00

*November 28, 1888.*

Geo. P. Cummings,	
For 2 month's salary as secretary—September and October.....	100 00
Amount carried forward.....	\$757 90

*State House of Correction, U. P., vs. The State of Michigan.*

### GENERAL ALLOWANCE

*January 30, 1889.*

	\$757 90
E. L. Mason,	
For services and expenses as member of board of commissioners of State house of correction, U. P.:	
R. R. fare, \$5.50; hotel, \$2.50; 2 days' time, \$6.00; in January.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " February.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " April.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " May.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " June.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " June.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " July.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " August.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " September.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " September.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " October.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " October.....	14 00
" " \$5.50; " " \$2.50; 2 " " \$6.00; " December.....	14 00
John Duncan,	
For services and expenses as member of board of commissioners of State house of correction, U. P.:	
R. R. fare to Marquette and return to Calumet.....	8 50
hotel bill.....	2 50
R. R. fare, \$8.50; hotel bill, \$2.50; in December.....	11 00
" " \$8.50; " " \$2.50; " January.....	11 00
" " \$8.50; " " \$2.50; " February.....	11 00
" " \$8.50; " " \$2.50; " March.....	11 00
" " \$8.50; " " \$2.50; " June.....	11 00
" " Calumet to Marquette and return.....	8 50
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return.....	8 50
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return.....	8 50
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return.....	8 50
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return.....	8 50
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return.....	8 50
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return.....	8 50
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
J. M. Wilkinson,	
For 26 days' services from January 11 to December 4, as per voucher.....	78 00
salary as treasurer for 1888.....	300 00
P. A. Van Bergen,	
For services and expenses as member of board of commissioners of State house of correction, U. P.:	
R. R. fare to Marquette and return, \$8.60; bus fare, 50c.....	9 10
hotel bills, \$3.00; 2 days' services, \$6.00.....	9 00
R. R. fare to Marquette and return, \$8.60; bus fare, 50c.....	9 10
hotel bills, \$3.00; 2 days' services, \$6.00.....	9 00
R. R. fare to Marquette and return, \$8.60; bus fare, 50c.....	9 10
hotel bills, \$3.00; 2 days' services, \$6.00.....	9 00
R. R. fare to Marquette and return, \$8.60; bus fare, 50c.....	9 10
hotel bills, \$3.00; 2 days' services, \$6.00.....	9 00
R. R. fare to Marquette and return, \$8.60; bus fare, 50c.....	9 10
Amount carried forward.....	\$1,600 90

*State House of Correction, U. P., vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,600 90
P. A. Van Bergen,	
For hotel bills, \$3.00; 2 days' services, \$6.00.....	9 00
R. R. fare to Marquette and return, \$8.60; bus fare, 50c.....	9 10
hotel bills, \$3.00; 2 days' services, \$6.00.....	9 00
Geo. P. Cummings,	
For salary as secretary for November and December.....	100 00
E. P. Royce,	
For services and expenses as member of board of commissioners of State house of correction, U. P.:	
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
fare to Marquette and return, \$6.40; dinner, 50c.....	6 90
hotel bill, \$2.50; 2 days' services, \$6.00.....	8 50
Wm. Scott & Co.,	
For services and expenses as architects:	
4 days superintending work on prison.....	40 00
fare from Detroit and return, \$30.50; sleepers, \$6.00.....	36 50
4 meals en route, \$2.00; hotel bill, \$8.25.....	10 25
4 days' time.....	40 00
fare from Detroit and return, \$30.50; sleepers, \$6.00.....	36 50
4 meals en route, \$2.00; hotel bill, \$6.75.....	8 75
4 days' time.....	40 00
fare from Detroit and return, \$30.50; sleepers, \$6.00.....	36 50
4 meals en route, \$2.00; hotel bill, \$6.00.....	8 00
4 days' time.....	40 00
fare from Detroit and return, \$30.50; sleepers, \$6.00.....	36 50
4 meals en route, \$2.00; hotel bill, \$6.00.....	8 00
4 days' time.....	40 00
fare from Detroit and return, \$30.50; sleepers, 6.00.....	36 50
4 meals en route, \$2.00; hotel bill, \$6.00.....	8 00

March 27, 1889.

Geo. P. Cummings,	
For salary as secretary for Jan. and Feby.....	100 00
Amount carried forward.....	\$2,422 90

*State House of Correction, U. P., vs. The State of Michigan.*

## GENERAL ALLOWANCE.

June 26, 1889.

Amount brought forward.....	\$2,422 90
Eli B. Chamberlain,	
For services and expenses as member of board of control of State house of correction, U. P.:	
R. R. fare, St. Ignace to Marquette.....	6 00
hotel bill.....	3 00
R. R. fare, Marquette to St. Ignace.....	6 00
hack fare, 50c; 2 days' services, \$6.00.....	6 50
expenses of trip from St. Ignace to attend meetings of board at Detroit and Lansing:	
fare, St. Ignace to Mackinaw City, ferry.....	50
R. R. fare, Mackinaw City to Reed City.....	6 20
sleeping car " " ".....	1 50
dinner at Reed City.....	50
R. R. fare, Reed City to Detroit.....	5 10
supper at Saginaw.....	75
bus fare, Detroit, 50c; supper, 75c.....	1 25
hotel bill, Detroit.....	12 00
R. R. fare, Detroit to Lansing.....	2 55
parlor car.....	25
hotel bill, Lansing.....	10 00
R. R. fare, Lansing to St. Ignace and sleeper.....	10 10
supper at Bay City.....	50
ten days' time.....	30 00
R. R. fare, St. Ignace to Marquette.....	6 00
hotel bill.....	6 00
R. R. fare, Marquette to St. Ignace.....	6 00
3 days' services, \$9.00; hack fare, 25c.....	9 25
expenses attending meetings of board at Detroit and Lansing:	
R. R. fare, St. Ignace to Detroit, and sleeper.....	11 20
breakfast at Bay City.....	50
hotel bill, Detroit.....	1 50
R. R. fare, Detroit to Lansing.....	2 55
hack fare.....	25
hotel bill, Lansing.....	6 00
R. R. fare to Detroit, with prison committee.....	2 55
hotel bill.....	6 00
R. R. fare, Detroit to Lansing.....	2 55
hack and street car fares.....	60
hotel bill.....	8 00
R. R. fare Lansing to St. Ignace, and sleeper.....	10 10
supper at Bay City.....	50
11 days' time.....	33 00
expenses to attend joint meeting of prison boards at Jackson:	
R. R. fare, St. Ignace to Jackson.....	9 60
hotel bill at Jackson.....	4 00
R. R. fare, Jackson to St. Ignace.....	9 60
supper at Bay City.....	50
4 days' services.....	12 00
R. R. fare, St. Ignace to Marquette and return.....	11 65
hotel bill, Marquette.....	4 00
livery.....	1 50
3 days' services.....	9 00
Total for general allowance.....	<u>\$2,700 00</u>

*State House of Correction, U. P., vs. The State of Michigan.*

## PRINTING.

*February 27, 1889.*

<b>Darius D. Thorp,</b>	
For comp. on report, house of correction, U. P.:	
22,106 ems, @ 23c.....	\$6 42
presswork, 17 tokens, @ 18c.....	3 06
900 covers, sample 13.....	3 50
Total for printing.....	<u>\$12 98</u>

## BINDING.

*February 27, 1889.*

<b>Darius D. Thorp,</b>	
For binding 900 pam. house of correction, U. P.....	
	\$2 70
Total for binding.....	<u>\$2 70</u>

## RECAPITULATION.

General allowance.....	\$2,700 00
Printing.....	12 98
Binding.....	2 70
Total allowance for State House of Correction, U. P.....	<u>\$2,715 68</u>

*Industrial Home for Girls vs. The State of Michigan.*

## GENERAL ALLOWANCE.

July 25, 1888.

Mary E. Cooley,	
For telephone, 25c; R. R. to Detroit and return, \$2.30	\$2 55
lunch, street car and hack	1 10
1 day's services, \$3.00; telephone, 25c	3 25
fare to Adrian, \$4.10; 2 day's services, \$6.00	10 10
telephone, 25c; hack, 50c	75
William Corbin,	
For 15½ days' services in June	46 50
3½ " " " July	10 50
postage	50
Mary A. Mayo,	
For 3 days' services in June	9 00
man and team to train	1 50
lunch	25
R. R. fare to Britton and return, \$2.45; hack, 25c	2 70
" fare, Tecumseh to Adrian, 40c; hack, 25c	65
return fare, Adrian to Tecumseh, 40c; " 25c	65
dinner	50
man and team, Battle Creek home	1 50
4 days' services	12 00
Jane M. Kinney,	
For expenses in placing girl in Detroit:	
2 days' time	6 00
hotel, \$1.75; R. R. fare, \$1.80	3 55
2 days' time in Detroit, \$6.00; carriage, 25c	6 25
ticket to Detroit, \$1.80; street car, 20c	2 00
hotel, \$1.00; fare to Port Huron, \$1.80; hack, 25c	3 05
hack, 25c; ticket to Detroit, \$1.80; dinner, 60c	2 65
ticket to Adrian, \$1.75; to Detroit, \$1.75	3 50
hotel, \$1.10; fare to Port Huron, \$1.80; hack, 25c	3 15
telegram, 25c; 3 days time, \$9.00	9 25

August 28, 1888.

Mary A. Mayo,	
For 4 telegrams, \$1.10; man and team to train, \$1.50	2 60
dinner, 50c; fare Battle Creek to Tecumseh, \$2.30	2 80
bus, 25c; fare Tecumseh to Adrian, 40c	65
return to Tecumseh, 40c; bus, 25c	65
fare Tecumseh to Battle Creek, \$2.30; dinner, 50c	2 80
man and team home, \$1.50; 3 days' services, \$9.00	10 50
Jane M. Kinney,	
For 1 day's services, \$3.00; telegram, 25c; postage, 20c	3 45
carriage, 25c; dinner and supper, \$1.00	1 25
fare to Adrian, \$3.75; street car, 20c	3 95
dinner and supper, \$1.00; return fare, \$3.75	4 75
bus, 25c; carriage, 25c	50
3 days' time	9 60
George Spalding,	
For R. R. to Adrian and return, \$2.00; 1 day's services, \$3.00	5 00
R. R. to Adrian and return, \$2.00; 2 days' services, \$6.00	8 00
telegram, 35c; postage, \$1.00	1 35
Amount carried forward	\$200 65



*Industrial Home for Girls vs. The State of Michigan.*

## GENERAL ALLOWANCE.

September 26, 1888.

Amount brought forward.....	\$200 65
Jane M. Kinney,	
For telegram, 25c; carriage, 25c; street car, 10c.....	60
dinner, 50c; supper, 50c.....	1 00
R. R. Port Huron to Adrian and return.....	7 20
street car, 10c; hotel, \$1.00; carriage, 25c.....	1 35
4 days' time.....	12 00
Mary A. Mayo,	
For team to train, \$1.50; dinner, 50c.....	2 00
R. R. to Tecumseh, \$2.30; transfer, 25c.....	2 55
fare to Adrian, 40c; return fare, \$2.75.....	3 15
dinner, 50c; team home, \$1.50.....	2 00
5 days' time.....	15 00
Mary E. Cooley,	
For fare to Adrian and hack.....	3 50
" " Ann Arbor.....	3 25
3 days' time, \$9.00; postage, \$1.00.....	10 00
George Spalding,	
For R. R. to Adrian and return, \$2.00; 2 days' time, \$6.00.....	8 00
" Detroit and return, \$1.85; dinner, 75c; tel. 25c.....	2 85
William Corbin,	
For 5 days' services in July.....	15 00
7 " " August.....	21 00
3½ " " September.....	10 50
postage, 60c; telegram, 50c.....	1 10

October 31, 1888.

Jane M. Kinney,	
For services and expenses as member of board of control of Industrial home:	
fare from Port Huron.....	3 95
telegram and carriage.....	50
street car, dinner and supper.....	1 20
3 days' meeting of board.....	9 00
fare, Adrian to Port Huron.....	3 95
street car, dinner and supper.....	1 10
carriage, Port Huron.....	25
1 day making purchases in Detroit.....	3 00
carriage and car fare to Adrian.....	3 95
dinner and street car, 70c; telegram, 25c.....	95
fare to Port Huron.....	3 95
street car, dinner, supper and carriage.....	1 75
1 day, board meeting.....	3 00
1 " making purchases for the home.....	3 00
return from board meeting and placing girls in Detroit.....	3 00
Mary E. Cooley,	
For R. R. fare to Adrian via Detroit.....	2 80
transfer, Detroit, 25c; lunch, 20c.....	45
return via Wabash.....	1 20
hack to and from station at Ann Arbor.....	50
telephone and telegram to Adrian.....	60
2 days' service on board.....	6 00
R. R. fare, Adrian via Detroit.....	2 80
transfer, Detroit.....	25
return, via. Wabash.....	1 20
hack to and from station, Ann Arbor.....	50
3 days' services.....	9 00
Amount carried forward.....	\$390 55

*Industrial Home for Girls vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$380 55
William Corbin,	
For 12 days' time at the home, and office work.....	36 00
postage, 50c; telegram, 25c.....	75
George Spalding,	
For R. R. fare, Adrian and return, \$2.00; hack, 50c.....	2 50
2 days' services.....	6 00
R. R. fare, Adrian and return.....	2 00
<hr/>	
hotel bill.....	1 00
2 days' services.....	6 00
Mary A. Mayo,	
For 1 day writing report.....	3 00
man and team to train.....	1 50
fare to Britton.....	2 45
" from Britton to Adrian.....	35
telegram.....	25
return to Battle Creek, via. Britton.....	2 80
man and team home.....	1 50
postage.....	50
man and team to train.....	1 50
fare to Adrian, via. Tecumseh.....	2 70
fare to Battle Creek, via. Tecumseh.....	2 70
man and team home.....	1 50
6 days' time as member of board.....	18 00
transfer at Tecumseh.....	25
<hr/>	
<i>November 28, 1888.</i>	
Mary A. Mayo,	
For 3 days' services on report.....	9 00
man and team to train.....	1 50
R. R. fare to Adrian.....	2 65
bus, 25c; telegram, 25c.....	50
R. R. to Battle Creek.....	2 80
man and team home.....	1 50
4 days' services.....	12 00
William Corbin,	
For 10 days' services in October.....	30 00
4 " " November.....	12 00
postage.....	50
Jane M. Kinney,	
For fare to Adrian, \$3.60; bus, 25c.....	3 85
dinner, 50c; street car, 20c.....	70
telegram, 25c; supper, 50c.....	75
2 days' services.....	6 00
fare to Port Huron, \$3.60; street car, 20c.....	3 80
dinner, 50c; supper, 50c.....	1 00
1 day's services.....	3 00
Mary E. Cooley,	
For R. R. to Adrian, via. Detroit, \$2.80; hack, 50c.....	3 30
hack, Ann Arbor.....	25
R. R. to Ann Arbor, \$2.80; hotel, Detroit, \$1.00.....	3 80
hack, 50c; 2 days' services, \$6.00.....	6 50
postage.....	1 00
Amount carried forward.....	\$580 20

## BOARD OF STATE AUDITORS.

221

*Industrial Home for Girls vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$590 20
George Spalding,	
For R. R. to Adrian and return.....	2 00
hotel, \$1.25; 2 days' services, \$6.00.....	7 25

*December 26, 1888.*

Jane M. Kinney,	
For ticket from North street to Port Huron.....	25
carriage at Port Huron.....	25
expenses to Grand Rapids to buy furniture for executive building:	
ticket from Port Huron to Grand Rapids.....	6 15
carriage and dinners 2 days.....	2 50
ticket to Adrian.....	4 05
3 days' time.....	9 00
Port Huron from Adrian.....	3 60
dinner and street car.....	70
carriage at Port Huron.....	25
supper.....	50
ticket to North street.....	25
3 days' time.....	9 00
Mary A. Mayo,	
For man and team to train.....	1 50
dinner at Battle Creek.....	50
fare to Adrian and return to Battle Creek.....	5 40
transfer at Tecumseh.....	25
man and team Battle Creek home.....	1 50
3 days' services.....	9 00
postage.....	1 00
William Corbin,	
For 18 days' services at the home, and office work.....	54 00
postage.....	50
Mary E. Cooley,	
For fare to Grand Rapids from Ann Arbor to purchase furniture.....	3 14
2 telegrams to Grand Rapids.....	50
fare from Grand Rapids to Adrian.....	4 30
fare from Adrian to Ann Arbor.....	2 80
transfer at Detroit.....	25
2 telephones Ann Arbor to Adrian.....	50
hack at Ann Arbor.....	50
2 days' services.....	6 00
George Spalding,	
For R. R. fare to Adrian and return.....	2 00
one day service on board.....	3 00
R. R. fare to Adrian and return.....	2 00
2 days' services on board.....	6 00

*January 30, 1889.*

Mary A. Mayo,	
For services and expenses as member of board of control of industrial home:	
telegram.....	35
man and team to Battle Creek.....	1 50
fare to Lansing, \$1.35; telegram, 25c.....	1 60
hotel bill at Lansing.....	2 00
Amount carried forward.....	\$746 04

*Industrial Home for Girls vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$746 04
Mary A. Mayo,	
For 2 days' services at Lansing.....	6 00
fare to Detroit.....	2 80
hotel bill at Detroit and bus.....	2 75
fare to Adrian from Detroit.....	1 75
fare to Battle Creek from Adrian.....	2 70
dinner.....	50
man and team from Battle Creek home.....	1 50
3 days' services.....	9 00
Mary E. Cooley,	
For services and expenses as member of board of control of industrial home:	
R. R. fare to Adrian via Detroit.....	2 90
hack at Ann Arbor.....	50
return fare to Ann Arbor.....	2 90
street car in Detroit.....	30
3 days' services.....	9 00
telegram, 25c; postage, \$1.00.....	1 25
Wm. Corbin,	
For services and expenses as member of board of control of industrial home:	
7 days' services at the home in December.....	21 00
1½ " " " " January.....	4 50
postage.....	30
Jane M. Kinney,	
For services and expenses as member of board of control of Industrial home:	
fare to Port Huron.....	25
carriage in Port Huron.....	25
fare to Lansing.....	5 00
carriage at Lansing.....	50
hotel at Lansing, \$2.50; street car, 5c.....	2 55
fare, Lansing to Detroit.....	2 80
2 days' business of institution.....	6 00
hotel, Detroit, \$1.50; carriage, Detroit, 25c.....	1 75
ticket to Adrian.....	1 75
" " Detroit.....	1 75
dinner and supper, \$1.00; street car, 10c.....	1 10
ticket, Detroit to Port Huron.....	1 75
carriage, Port Huron.....	25
Ticket to North street.....	25
3 days at board meeting.....	9 00

February 27, 1889.

Mary E. Cooley,	
For services and expenses as member of board of control of industrial home:	
R. R. fare to and from Lansing.....	4 20
hack fare.....	1 00
lunch at Detroit.....	40
3 days' services.....	9 00
telephone to Adrian.....	25
R. R. fare to Adrian and return.....	5 45
hack at Ann Arbor.....	50
3 days' services.....	9 00
street car and lunch in Detroit.....	45
Amount carried forward.....	\$680 39

*Industrial Home for Girls vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$880 89
<b>George Spalding,</b>	
For services and expenses as member of board of control of industrial home:	
fare to Adrian and return.....	2 00
1 day's services.....	3 00
fare to Adrian and return.....	2 00
hack.....	25
2 days' services.....	6 00
telegram.....	25
postage.....	1 00
<b>Jane M. Kinney,</b>	
For services and expenses as member of board of control of industrial home:	
fare, North street to Lansing.....	4 50
carriage, Port Huron.....	50
"    Lansing.....	50
hotel, \$4.00; carriage, 50c.....	4 50
supper, Durand.....	50
fare, Lansing to North street.....	4 50
telegram to Gov. Luce.....	25
3 days' time.....	9 00
ticket, North street to Detroit.....	2 05
carriage, Port Huron.....	25
street car, Detroit.....	20
dinner and supper.....	1 00
ticket to Adrian and return to Detroit.....	3 15
telegram.....	25
ticket, Detroit to North street.....	2 05
dinner and supper.....	1 00
carriage.....	25
3 days' time.....	9 00
<b>Mary A. Mayo,</b>	
For services and expenses as member of board of control of industrial home:	
man and team to train.....	1 50
fare to Lansing from Battle Creek and return.....	3 70
street car, 10c; hotel bill, \$4.00.....	4 10
3 days' services at Lansing.....	9 00
man and team at train to return home.....	1 50
"    "    "    "    "    "    go to Adrian.....	1 50
fare from Marshall to Adrian and return.....	4 60
dinner.....	50
man and team from station home.....	1 50
4 days' services.....	12 00
postage.....	50

March 27, 1889.

<b>Mary E. Cooley,</b>	
For services and expenses as member of board of control of industrial home:	
R. R. fare, Ann Arbor to Adrian.....	3 00
"    "    returning.....	3 00
hack, to and from station.....	50
transfer at Detroit.....	25
2 days' services.....	6 00
<b>Mary A. Mayo,</b>	
For services and expenses as member of board of control of industrial home:	
telegram.....	25
man and team to train.....	1 50
fare to Adrian and return.....	5 40
Amount carried forward.....	\$999 14

*Industrial Home for Girls vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$999 14
Mary A. Mayo,	
For lunches.....	50
man and team home from Battle Creek.....	1 50
4 days' services as member of board.....	12 00
Jane M. Kinney,	
For services and expenses as member of board of control of industrial home:	
ticket, Detroit to Lansing.....	2 80
carriage, 25c; hotel, \$2.00; carriage and lunch, 75c.....	3 00
ticket, Lansing to Port Huron, \$4.50; carriage, 25c.....	4 75
1 day's time for institution.....	3 00
ticket, North street to Detroit, \$2.05; carriage, 25c.....	2 30
transfer, 25c; street car, 10c; dinner, 50c; telegram, 25c.....	1 10
ticket, Detroit to Adrian and return.....	3 25
street car, 10c; dinner, 50c.....	60
ticket to North street, \$2.05; carriage, 25c.....	2 30
4 days' time.....	12 00

*April 24, 1889.*

William Corbin,	
For services and expenses as member of board of control of industrial home:	
8 days services for January at the home and office work.....	24 00
6 " " " February " " ".....	18 00
3 " " " March " " ".....	9 00
postage for Jan., Feby. and March.....	1 20

*May 29, 1889.*

Mary E. Cooley,	
For services and expenses as member of board of control of industrial home:	
R. R. fare to and from Adrian.....	5 35
carriage to and from station, Adrian.....	50
breakfast and transfer, Detroit.....	1 25
2 days' services on board.....	6 00
postage.....	1 00
Mary A. Mayo,	
For services and expenses as member of board of control of industrial home:	
man and team to train.....	1 50
fare from Battle Creek to Adrian.....	2 70
return from Adrian to Battle Creek.....	2 70
dinner at Jackson.....	50
4 days' services.....	12 00
man and team from train home.....	1 50
postage.....	50
George Spalding,	
For services and expenses as member of board of control of industrial home:	
R. R. fare to Adrian and return.....	2 00
1 day's services.....	3 00
Detroit to Lansing and return.....	4 40
expenses at Lansing, including hack.....	1 50
1 day's time.....	3 00
Amount carried forward.....	\$1,149 94

*Industrial Home for Girls vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,149 84
George Spalding,	
For R. R. to Adrian and return.....	2 00
2 days' services on board.....	6 00
telegraphing and postage.....	2 50
R. R. fare to Detroit and return.....	1 85
Jane M. Kinney,	
For ticket North street to Adrian.....	3 85
carriage at Port Huron.....	25
dinner, 50c; street car, 10c; telegram, 25c.....	85
postage.....	75
ticket Adrian to North street.....	3 85
dinner.....	50
street car, 10c; carriage, 45c.....	35
supper.....	50
4 days' time.....	12 00

June 26, 1889.

Mary E. Cooley,	
For services and expenses as member of board of control of industrial home:	
R. R. fare from Ann Arbor to Adrian.....	2 90
" " " Adrian to Ann Arbor.....	2 90
hack at Ann Arbor.....	50
2 days' services.....	6 00
car fare in Detroit.....	10
telephones on official business.....	75
Mary A. Mayo,	
For services and expenses as member of board of control of industrial home:	
man and team to train.....	1 50
dinner.....	50
fare, Battle Creek to Adrian.....	2 85
transfer at Tecumseh.....	25
return fare, Adrian to Battle Creek.....	2 65
transfer at Tecumseh, 25c; dinner, 50c.....	75
man and team from Battle Creek home.....	1 50
5 days' services as member of board.....	15 00
postage.....	1 00
Jane M. Kinney,	
For services and expenses as member of board of control of industrial home	
expenses to Adrian from North street.....	3 85
dinner, 50c; carriage, 50c.....	1 00
special work for board.....	3 00
" " ".....	3 00
meeting of board.....	3 00
expenses from Adrian to North street.....	3 85
dinner, 50c; supper, 50c.....	1 00
street car, 10c; telephone, 50c; postage, 20c.....	80
2 days' services.....	6 00
Total for general allowance.....	<u>\$1,249 54</u>

*Industrial Home for Girls vs. The State of Michigan.*

## PRINTING.

*December 26, 1888.*

Darius D. Thorp,

For comp. on report, industrial home, pages 1 to 40, end:

190,658 ems, @ 29c.....	\$56 29
presswork, 85 tokens, @ 18c.....	15 30
correcting alterations, 2½ hours.....	63

*January 30, 1889.*

Darius D. Thorp,

For 900 covers for report, industrial home, sample 13..... 3 50

Total for printing..... \$74 72

## BINDING.

*January 30, 1889.*

Darius D. Thorp,

For binding 900 pam. report, industrial home, @ 30c..... \$2 70

Total for binding..... \$2 70

## RECAPITULATION.

General allowance.....	\$1,249 54
Printing.....	74 72
Binding.....	2 70
Total allowance for Industrial Home for Girls.....	<u>\$1,326 96</u>



*Michigan Soldiers' Home, vs. The State of Michigan.*

## GENERAL ALLOWANCE.

January 30, 1889.

J. A Crozer,

For expenses as member of board of managers of Michigan soldiers' home:

R. R. fare, Menominee to Grand Rapids, via. Chicago	\$14 45
sleeper, \$2.00; bus fare, \$1.00; board, en route, \$3.00	6 00
hotel bill at Grand Rapids	3 25
fare, Grand Rapids to Menominee	14 45
sleepers, \$4.00; meals, en-route, \$3.00; bus fare, \$1.00	8 00
fare, Menominee to Grand Rapids, via. Milwaukee	11 50
sleeper, \$2.00; bus fare, \$1.00; meals, en route, \$3.00	6 00
hotel bill, Grand Rapids	3 25
fare, Grand Rapids to Menominee	11 50
sleeper, \$2.00; bus and meals, \$4.00	6 00
fare, Menominee to Grand Rapids, via. Chicago	14 45
sleeper, \$2.00; bus fare and meals, en route, \$4.00	6 00
hotel bill at Grand Rapids	3 25
fare, Grand Rapids to Menominee	14 45
sleeper, \$4.00; meals and bus fare, \$4.00	8 00
fare, Menominee to Lansing	15 15
bus and meals, en route, \$5.00; sleeper, \$2.00	7 00
fare, Lansing to Menominee	15 15
bus and meals, en route, \$5.00; sleepers, \$4.00	9 00
hotel bill, Lansing	3 00

February 27, 1889.

A. T. Bliss,

For expenses as member of board of managers of Michigan soldiers' home:

R. R. fare, Saginaw City to Grand Rapids	3 85
hack and car fare	1 00
hotel bill at Grand Rapids	6 00
R. R. fare to Saginaw, \$3.85; to Grand Rapids, \$3.85	7 70
hack and car, \$1.00; hotel bill, \$6.00	7 00
R. R. fare to Saginaw, \$3.85; to Grand Rapids, \$3.85	7 70
hack and car, \$1.00; hotel bill, \$4.50	5 50
R. R. fare to Saginaw, \$3.85; to Grand Rapids, \$3.85	7 70
hotel bill, \$6.00; R. R. fare to Saginaw, \$3.85	9 85
hack and car	1 00
R. R. fare to Grand Rapids, \$3.85; hack and car, \$1.00	4 85
hotel bill at Grand Rapids	1 00
fare to Jackson, \$2.80; hotel at Jackson, \$5.00	7 80
R. R. fare to Saginaw, \$3.00; to Grand Rapids, \$3.85	6 85
hotel bill, \$4.50; hack and car, \$1.00	5 50
R. R. fare to Saginaw, \$3.85; to Grand Rapids, \$3.85	7 70
hotel bill, \$4.50; hack and car, \$1.00	5 50
R. R. fare to Saginaw, \$3.85; to Grand Rapids, \$3.85	7 70
hotel bill, \$6.50; hack and car, \$1.00	7 50
R. R. fare to Saginaw, \$3.85; to Grand Rapids, \$3.85	7 70
hotel bill, \$2.50; hack and car, \$1.00	3 50
R. R. fare to Saginaw, \$3.85; to Grand Rapids, \$3.85	7 70
hotel bill, \$4.50; hack and car, \$1.00	5 50

Amount carried forward.....\$315 95

*Michigan Soldiers' Home vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$315 95
A. T. Bliss,	
For R. R. fare to Saginaw, \$3.85; to Grand Rapids, \$3.35.....	7 20
hotel bill, \$4.50; hack and car, \$1.00.....	5 50
R. R. fare to Saginaw, \$3.35; to Grand Rapids, \$3.35.....	6 70
hack and car, \$1.00; hotel bill, \$4.50.....	5 50
R. R. fare to Saginaw, \$3.35; to Grand Rapids, \$3.35.....	6 70
hack and car, \$1.00; hotel bill, \$4.50.....	5 50
R. R. fare to Saginaw, \$3.35; to Lansing, \$1.95.....	5 30
hack and car, \$1.00; hotel bill, \$5.00.....	6 00
R. R. fare to Saginaw.....	1 95

*May 29, 1889.*

B. F. Graves,	
For expenses as member of board of managers of Michigan soldiers' home:	
sleeping cars.....	1 50
R. R. fare, Adrian to Grand Rapids.....	4 75
hack fare, 75c; hotel, Grand Rapids, \$6.00.....	6 75
R. R. fare, Grand Rapids to Adrian.....	4 75
hack fare, 75c; porter's fees, 50c.....	1 25
R. R. fare, Adrian to Grand Rapids, \$4.75; hack, 75c.....	5 50
hotel, Jackson, lodging and breakfast.....	1 25
hotel at Grand Rapids, 3 days.....	9 00
R. R. fare, Grand Rapids to Adrian.....	4 75
sleeping car, \$1.50; hack fares, 75c.....	2 25
hotel, Jackson, 75c; porter's fees, 50c.....	1 25
James A. Crozer,	
For expenses as member of board of managers of Michigan soldiers' home:	
fare to Grand Rapids via Chicago.....	13 80
sleeping car 2 nights, and porter, \$4.50; bus, \$1.00.....	5 50
hotel expenses on the way.....	2 25
hotel at Grand Rapids.....	2 25
fare from Grand Rapids via Chicago.....	13 80
sleeping car and porter, 2 nights, \$4.50; bus, \$1.00.....	5 50
hotel expenses returning.....	2 25
fare to Grand Rapids via Chicago.....	13 80
sleeping car 2 nights and porter, \$4.50; bus, \$1.00.....	5 50
hotel expenses on the way.....	2 25
hotel at Grand Rapids.....	2 25
fare to Menominee via Chicago.....	13 80
sleeping car and porter 2 nights, \$4.50; bus, \$1.00.....	5 50
hotel expenses returning.....	2 25
fare, Menominee to Grand Rapids via Milwaukee.....	8 80
sleeping car and porter, \$1.75; bus, \$1.00.....	2 75
hotel on way, \$2.25; hotel, Grand Rapids, \$2.25.....	4 50
return fare, \$3.80; bus, \$1.00.....	9 80
hotel on the way.....	2 25

*June 26, 1889.*

Samuel Wells,	
For services and expenses as member of board of managers of soldiers' home:	
6 days' attendance in May.....	18 00
16 " " " June.....	48 00
expenses to Lansing.....	6 40
Amount carried forward.....	\$600 50

*Michigan Soldiers' Home vs. the State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$600 50
Samuel Wells,	
For telegram to Saginaw, 25c; express, 50c.....	75
“ to Adrian, 30c; to Saginaw, 25c;.....	55
“ to Big Rapids, 25c; telephone, 25c.....	50
“ to Saginaw.....	25
telephone, Lansing to soldiers' home.....	25
telegram to Saginaw, 25c; express, 25c.....	50
paid typewriter for copy of contracts and bonds.....	1 50
Total for general allowance.....	<u>\$604 80</u>

## PRINTING.

*August 29, 1888.*

Thorp & Godfrey,	
For printing 1,000 blanks, sample 40.....	\$18 75
stock for same.....	10 98

*January 30, 1889.*

Darius D. Thorp,	
For composition on report, soldiers' home, pages 1 to 80 inclusive:	
607,352 ems, @ 29c.....	176 13
presswork, 170 tokens, @ 18c.....	30 60
correcting alterations, 10½ hours, @ 25c.....	2 63
900 paper covers, sample 13.....	3 50

*February 27, 1889.*

Darius D. Thorp,	
For cash paid for cut of soldiers' home.....	15 00
Total for printing.....	<u>\$257 59</u>

## BINDING.

*January 30, 1889.*

Darius D. Thorp,	
For binding 700 pam. report soldiers' home, @ 30c.....	\$2 10
“ 200 “ “ “ cloth.....	24 00
Total for binding.....	<u>\$26 10</u>

## ANNUAL REPORT OF THE

*Michigan Soldiers' Home vs. The State of Michigan.*

## RECAPITULATION.

General allowance.....	\$604 80
Printing.....	257 59
Binding.....	26 10
Total allowance for Soldiers' Home.....	<u>\$888 49</u>

*School for the Blind vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*August 29, 1888.*

Daniel L. Case,		
For 2 days' services, \$6.00; postage, 28c; notary, \$1.00.....		\$7 28
3 " " \$9.00; " 28c.....		9 28
paid 4 notaries to abstracts.....		1 00
R. R. to Howell and return, \$1.90; hack, 25c.....		2 15
hotel, 75c; 1 day's time, \$3.00.....		3 75
4 days' time, \$12.00; telegrams, 25c; postage, 26c.....		12 51
1 " " \$3.00; 4 notaries to abstracts, \$1.00.....		4 00
1 " " \$3.00; R. R. to Detroit and return, \$5.20.....		8 20
4 " " \$12.00; postage, 20c.....		12 20
2 " " \$6.00; 3 days' time, \$9.00.....		15 00

*September 26, 1888.*

Tom S. Applegate,		
For hack, Adrian, 25c; R. R. Adrian to Lansing, \$2.35.....		2 60
dinner, 50c; hack, Lansing, 25c.....		75
hack, 25c; R. R. Lansing to Adrian, \$2.35.....		2 60
dinner, 50c; hack, 25c; 3 days' time, \$9.00.....		9 75
hack, Adrian, 25c; R. R. to Lansing, \$2.35.....		2 60
dinner, 50c; hack, Lansing, 25c.....		75
hack, 25c; R. R. to Adrian, \$2.35; dinner, 50c.....		3 10
" 25c; 3 days' time, \$9.00.....		9 25
" 25c; R. R. Adrian to Detroit, \$2.20; hack, 25c.....		2 70
hotel, Detroit, \$6.00; hack, 25c; R. R. to Adrian, \$2.20.....		8 45
hack, 25c; 3 days' time, \$9.00.....		9 25
" 25c; R. R. to Lansing, \$2.35.....		2 60
dinner, 50c; hack, 25c.....		75
hack, 25c; R. R. to Adrian, \$2.35.....		2 60
dinner, 50c; hack, 25c; 4 days' time, \$12.00.....		12 75
hack, 25c; R. R. to Lansing, \$2.35.....		2 60
dinner, 50c, hack, 25c.....		75
hack, 25c; R. R. to Jackson, \$1.10.....		1 35
hotel, \$1.25; hack, 25c.....		1 50
R. R. to Adrian, \$1.35; hack, 25c; 4 days' time, \$12.00.....		13 60

*November 28, 1888.*

Townsend North,		
For R. R. to Detroit, \$2.60; hotel, 2.60.....		5 20
" home, \$2.60; 2 days' time, \$6.00.....		8 60
" Lansing and return, \$5.00; supper, 75c; hack, 75c.....		6 50
3 days' time.....		9 00
R. R. to Lansing and return, \$5.00; supper, 50c; hack, 25c.....		5 75
dinner, 75c; 2 days' time, \$6.00.....		6 75
R. R. fare to Detroit, \$2.60; hotel, \$3.25.....		5 85
" home, \$2.60; 2 days' time, \$6.00.....		8 60
" Lansing and return, \$5.00; supper, 50c; dinner, 50c.....		6 00
3 days' time.....		9 00

Amount carried forward..... \$236 92

*School for the Blind vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*December 26, 1888.*

Amount brought forward.....	\$236 92
Daniel L. Case,	
For 2 days' time paying accounts.....	6 00
postage and exchange.....	28
1 day at the institution.....	3 00
express on check book.....	35
2 days attending board meeting.....	6 00
1 day paying accounts, \$3.00; 8 notaries, \$2.00.....	5 00
2 days at the institution.....	6 00
4 notaries, \$1.00; 2 days' board meeting, \$6.00.....	7 00
2 days paying accounts, \$6.00; postage, 12c.....	6 12
1 day at institution, \$3.00; 2 days' looking for watchman, \$6.00.....	9 00
R. R., 65c; livery for watchman, \$1.50; telegram, 25c.....	2 40
telegrams to North and Applegate.....	79
1 day board meeting in Detroit.....	3 00
R. R. fare, Detroit, \$2.60; dinner and tea, \$1.50; hack, 25c.....	4 35
R. R., Detroit to Lansing.....	2 60
2 days at institution.....	6 00
2 " attending board meeting.....	6 00
2 " paying accounts.....	6 00
2 " attending printing reports.....	6 00
postage.....	10
1 day, superintending heating gymnasium.....	3 00

*January 30, 1889.*

Tom S. Applegate,	
For services and expenses as member of board of control of school for the blind:	
hack at Adrian, 25c; R. R. fare, Adrian to Lansing, \$2.35.....	2 60
dinner, Hillsdale, 50c; hack, Lansing, 25c.....	75
hack, Lansing, 25c; R. R. Lansing to Adrian, \$2.35.....	2 60
dinner, Hillsdale, 50c; hack, Adrian, 25c.....	75
services, 3 days.....	9 00
R. R. to Detroit and return, \$3.10; hotel, Detroit, \$2.00.....	5 10
hack, Adrian, 50c; 1 day's service, \$3.00.....	3 50
hack, Adrian, 25c; R. R. Adrian to Lansing, \$2.35.....	2 60
dinner, Hillsdale, 50c; hack, Lansing, 25c.....	75
hack, Lansing, 25c; R. R. Lansing to Adrian, \$2.35.....	2 60
dinner, Hillsdale, 50c; hack, Adrian, 25c.....	75
services, 3 days.....	9 00
hack, Adrian, 25c; R. R. Adrian to Lansing, \$2.35.....	2 60
dinner, Hillsdale, 50c; hack, Lansing, 25c.....	75
hack, Lansing, 25c; R. R. to Adrian, \$2.35; dinner, 50c.....	3 10
hack, Adrian, 25c; services, 3 days, \$9.00.....	9 25
hack, Adrian, 25c; R. R. Adrian to Lansing, \$2.35.....	2 60
dinner, Hillsdale, 50c; hack, Lansing, 25c.....	75
hack at Lansing, 25c; R. R. Lansing to Adrian, \$2.35.....	2 60
dinner, Hillsdale, 50c; hack, Adrian, 25c.....	75
3 days' services.....	9 00
Amount carried forward.....	\$397 31

*School for the Blind vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*April 24, 1889.*

Amount brought forward.....	\$397 31
Townsend North,	
For services and expenses as member of board of control of school for the blind:	
R. R. fare to Lansing, \$2.50; 1 meal, 50c.....	3 00
" " home, \$2.50; dinner and street car, 80c.....	3 30
3 days' time.....	9 00
R. R. fare to Lansing, \$2.50; supper, 50c.....	3 00
" " home, \$2.50; dinner, 75c.....	3 25
3 days' time.....	9 00
R. R. fare to Lansing, \$2.50; hack, 25c.....	2 75
" " home, \$2.50; dinner and hack, \$1.00.....	3 50
3 days' time.....	9 00
R. R. fare to Lansing, \$2.50; supper, Owosso, 50c.....	3 00
" " home, \$2.50; dinner, 50c.....	3 00
4 days' time.....	12 00
R. R. fare to Lansing, \$2.50; supper, 50c.....	3 00
" " home, \$2.50; dinner and hack, \$1.00.....	3 50
5 days' time.....	15 00

*June 26, 1889.*

Daniel L. Case,

For services and expenses as member of board of control of school for the blind:

4 notaries, \$1.00; 4 days' services, \$12.00; 8 notaries, \$2.00.....	15 00
2 days' services.....	6 00
1 " " \$3.00; telegram, 50c.....	3 50
13 days' services.....	39 00
8 notaries, \$2.00; 3 days' services, \$9.00; postage, 10c.....	11 10
4 days' board meeting and paying accounts.....	12 00
5 days' services, \$15.00; R. R. to Battle Creek, \$2.45.....	17 45
2 " " \$6.00; telegrams, \$65c.....	6 65
5 " ".....	15 00
telephone, \$25c; 16 notaries.....	4 00

Total for general allowance.....	\$612 31
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## PRINTING.

*November 28, 1888.*

Thorp &amp; Godfrey,

For comp. on report, school for the blind:

131,648 ems, @ 29c.....	\$38 17
presswork, 72 tokens, @ 18c.....	12 96
correcting alterations.....	1 50

Amount carried forward.....	\$52 63
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## ANNUAL REPORT OF THE

*School for the Blind vs. The State of Michigan.*

## PRINTING.

*December 26, 1888.*

Amount brought forward.....	\$52 63
Darius D. Thorp,	
For comp. on report, school for the blind, pages 1 to 28, end:	
139,786 ems, @ 29c.....	40 53
presswork, 68 tokens, @ 18c.....	12 24
correcting alterations, 3½ hours.....	88

*January 30, 1889.*

Darius D. Thorp,	
For 900 covers, school for the blind, sample 13.....	3 50
Total for printing.....	<u>\$109 78</u>

## BINDING.

*January 30, 1889.*

Darius D. Thorp,	
For binding 900 pam. reports, school for the blind, @ 30c.....	\$2 70
pasting in 3,900 plates.....	3 90
Total for binding.....	<u>\$6 60</u>

## RECAPITULATION.

General allowance.....	\$612 31
Printing.....	109 78
Binding.....	6 60
Total allowance for School for the Blind.....	<u>\$728 69</u>



*Institution for Deaf and Dumb vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*February 27, 1889.*

Charles E. Belknap,

For services and expenses as member of board of trustees of school for the deaf and dumb:

R. R. fare, Grand Rapids to Flint and return.....	\$6 50
hotel and hack bill.....	1 00
3 days, meeting of board.....	9 00
R. R. fare, Grand Rapids to Flint and return.....	6 50
hotel bill.....	1 00
3 days, meeting of board.....	9 00
R. R. fare, Grand Rapids to Flint and return.....	6 50
hotel and hack bill.....	1 00
3 days, meeting of board.....	9 00
R. R. fare, Grand Rapids to Flint and return.....	6 50
hotel and hack bill.....	1 00
3 days, meeting of board.....	9 00

Jerome Eddy,

For services and expenses as member of board of trustees of school for deaf and dumb:

16 days' board meetings, January 19 to December 15.....	48 00
expenses to Lansing and return.....	3 00
hotel bill.....	2 50
2 days in Lansing.....	6 00
3 " meeting of board.....	9 00

George T. Warren,

For services and expenses as member of board of trustees of school for deaf and dumb:

12 days, board meetings, January 19 to December 14, 1888.....	36 00
R. R. fare to Lansing, \$2.67; hotel bill, \$1.25.....	3 92
1 day in Lansing.....	3 00
4 " meetings of board.....	12 00

*June 26, 1889.*

E. T. Carrington,

For services and expenses as member of board of trustees of school for the deaf and dumb:

R. R. fare Bay City to Flint and return.....	2 35
1 day, time at institution.....	3 00
R. R. fare Bay City to Flint and return.....	2 35
1 day, meeting of board.....	3 00
R. R. fare Bay City to Flint and return.....	2 35
1 day, meeting of board.....	3 00
R. R. fare Bay City to Flint and return.....	2 35
2 days, meeting of board.....	6 00

C. E. Belknap,

For services and expenses as member of board of trustees of school for the deaf and dumb:

R. R. fare Grand Rapids to Flint and return.....	6 50
hotel and hack bill.....	1 00
2 days, meeting of board.....	6 00

Amount carried forward..... \$227 32

## ANNUAL REPORT OF THE

*Institution for Deaf and Dumb vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$227 32
C. E. Belknap,	
For R. R. fare Grand Rapids to Flint and return.....	6 50
hotel and hack bill.....	1 00
3 days meeting of board.....	9 00
Geo. T. Warren,	
For services as member of board of trustees of school for the deaf and dumb:	
4 days, meetings of board.....	12 00
Total for general allowance .....	<u>\$255 82</u>

## PRINTING.

*January 30, 1889.*

Darius D. Thorp,	
For comp. on report institution for deaf and dumb, pages 1 to 47:	
221,041 ems, @ 29c.....	\$64 10
presswork, 119 tokens, @ 18c.....	21 42
correcting alterations, 4 hours, @ 25c.....	1 00
900 paper covers, sample 13.....	3 50
Total for printing.....	<u>\$90 02</u>

## BINDING.

*February 27, 1889.*

Darius D. Thorp,	
For binding 900 pam. school for the deaf, @ 30c.....	\$2 70
cutting and pasting 3,900 plates.....	3 90
" " 3,900 tables.....	7 80
Total for binding.....	<u>\$14 40</u>

## RECAPITULATION.

General allowance.....	\$255 82
Printing.....	90 02
Binding.....	14 40
Total allowance for Institution for Deaf and Dumb.....	<u>\$360 24</u>

*Michigan Mining School vs. State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

George W. Church,	
□ For services and expenses as superintendent of construction of mining school, 2 months to June 15.....	\$250 00
fare, Detroit to Marquette.....	15 25
“ Marquette to Houghton.....	3 80
sleeper, \$2.00; meals, \$1.00.....	3 00
services as Supt. June 15 to July 15.....	125 00

*September 26, 1888.*

Geo. W. Church,	
For superintending construction to August 15.....	125 00
Allen F. Rees,	
For services as treasurer, June 1 to August 1.....	125 00

*October 31, 1888.*

George W. Church,	
For services as superintendent of construction of Michigan mining school: one month's services Aug. 15 to Sept. 15.....	125 00
“ “ “ Sept. to Oct.....	125 00

*December 26, 1888.*

George W. Church,	
For services as Supt. of construction of mining school, 1 month, Oct. 15 to Nov. 15.....	125 00
1 month, Nov. 15 to Dec. 15.....	125 00
Allen F. Rees,	
For services as treasurer of mining school for 3 months, from Sept. 1 to Nov. 30, 1888.....	125 00

*March 27, 1889.*

Geo. M. Church,	
For services as Supt. of construction of mining school for 1 month from Dec. 15 to Jan. 15.....	125 00

*June 26, 1889.*

George W. Church,	
For services as Supt. of construction of mining school for 3½ months, from Jan. 15 to April 30, 1889.....	437 50
expenses from Houghton to Detroit:	
R. R. fare, \$19.05; sleeping car, \$3.00; 2 meals, \$1.00.....	23 05
Amount carried forward.....	\$1,857 60

## ANNUAL REPORT OF THE

*Michigan Mining School vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,857 60
Allen T. Rees, For services as treasurer of mining school for 6 months, from Dec. 1 '88 to May 31, '89.....	250 00
Total for general allowance.....	<u>\$2,107 60</u>

## RECAPITULATION.

General allowance.....	\$2,107 60
Total allowance for Michigan Mining School.....	<u>\$2,107 60</u>

*Michigan Asylum vs. The State of Michigan.*

## PRINTING.

*October 31, 1888.***Thorp & Godfrey,**

For comp. on report, Michigan insane asylum:

368,466 ems, @ 29c.....	\$106 85
presswork, 162 tokens, @ 18c.....	29 16
correcting alterations, 10½ hours, @ 25c.....	2 63

*November 28, 1888.***Thorp & Godfrey,**

For comp. on report, Michigan insane asylum, title to page 37:

297,429 ems, @ 29c.....	\$86 25
presswork, 100 tokens.....	18 00

*December 26, 1888.***Darius D. Thorp,**

For comp. on report, Michigan asylum, page 37 to 80, end, inclusive:

279,963 ems, @ 29c.....	81 19
presswork, 108 tokens, @ 18c.....	19 44
correcting alterations, 8 hours.....	2 00

*January 30, 1889.***Darius D. Thorp,**

For 1,200 covers for report, Michigan asylum, sample 13.....

1,200 " " " " " 13.....	4 25
	4 25

Total for printing.....	<u>\$354 02</u>
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## BINDING.

*January 30, 1889.***Darius D. Thorp,**

For binding 1,000 pam. report, Michigan asylum, @ 30c.....

Total for binding.....	<u>\$3 00</u>
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## ANNUAL REPORT OF THE

*Michigan Asylum vs. The State of Michigan.*

## RECAPITULATION.

Printing.....	\$354 02
Binding.....	3 00
Total allowance for Michigan Asylum.....	<u>\$357 02</u>

*Eastern Asylum vs. The State of Michigan.*

## PRINTING.

*September 26, 1888.*

Thorp &amp; Godfrey,

For composition on eastern Michigan asylum report, title to end:

481,333 ems, @ 29c.....	\$139 58
presswork, 216 tokens, @ 18c.....	38 88
correcting alterations, 12½ hours.....	3 13

*October 31, 1888.*

Thorp &amp; Godfrey,

For composition on report eastern asylum, pages 96 to end:

56,770 ems, at 29c.....	16 46
presswork, 36 tokens, @ 18c.....	6 48
correcting alterations, 2½ hours, @ 25c.....	63

Total for printing.....	<u>\$205 16</u>
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## BINDING.

*November 28, 1888.*

Thorp &amp; Godfrey.

For binding 1,200 pam., eastern asylum, @ 55c.....	\$6 60
putting in 12,600 plates.....	12 60

Total for binding.....	<u>\$19 20</u>
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## RECAPITULATION.

Printing.....	\$205 16
Binding.....	19 20
Total allowance for Eastern Asylum.....	<u>\$224 36</u>

*Northern Asylum vs. The State of Michigan.*

## BINDING.

*November 28, 1888.*

Thorp & Godfrey,	
For binding 1,200 pam. report northern asylum, @ 30c.....	\$3 60
putting in 800 plates.....	80
"      " 800 plans.....	1 60
Total for binding.....	<u>\$6 00</u>

## RECAPITULATION.

Binding.....	\$6 00
Total allowance for Northern Asylum.....	<u>\$6 00</u>



***Adjutant General vs. The State of Michigan.***

**PRINTING.**

*December 26, 1888.*

**Darius D. Thorp,**

For comp. on report Adj. general, 38 pages combined with rept. inspector general, 10 pages:

169,551 ems @ 29c	\$49 17
presswork, 102 tokens, @ 18c	18 36
correcting alterations, 6½ hours	1 63

*January 30, 1889.*

**Darius D. Thorp,**

For 900 covers for report, adjutant general, sample 13..... 3 50

**Total for printing**..... **\$72 68**

**BINDING.**

*January 30, 1889.*

**Darius D. Thorp.**

<input type="checkbox"/> For binding	800 pam.	report adjutant general,	@ 30c.....	\$2 40
"	100 "	" " " "	in cloth.....	12 00

**Total for binding**----- **\$14 40**

### RECAPITULATION.

<b>Printing</b> .....	<b>\$72 86</b>
<b>Binding</b> .....	<b>14 40</b>

**Total allowance for Adjutant General**----- **\$87 06**

*Quartermaster General vs. The State of Michigan.*

## PRINTING.

*December 26, 1888.*

Darius D. Thorp,

For comp. on report of Quartermaster General, pages 1 to 16, inclusive:

48,114 ems, @ 29c.....	\$14 04
presswork, 34 tokens, @ 18c.....	6 12
correcting alterations, 2½ hours.....	63
comp. on insert (table) report, ordnance, Oct. 1, 1886, to July 1, 1888,	
with clothing, etc., same dates, fly sheet, 28,482 ems, @ 29c.....	8 26
presswork on insert, 17 tokens, @ 18c.....	3 06

*January 30, 1889.*

Darius D. Thorp,

For 900 covers for report, Q. M. Gen'l, sample 13..... 3 50

Total amount for printing..... \$35 61

## BINDING.

*January 30, 1889.*

Darius D. Thorp,

For binding 800 pam. Q. M. Gen'l report, @ 30c..... \$2 40

folding and pasting in 3,900 tables, @ \$1.50..... 5 85

*February 27, 1889.*

Darius D. Thorp,

For binding 100 reports in cloth, extra binding, @ 25c..... 25 00

Total for binding..... \$33 25

## RECAPITULATION.

Printing.....	\$35 61
Binding.....	33 25
Total allowance for Quartermaster General.....	<u>\$68 86</u>

*Live Stock Sanitary Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

July 25, 1888.

E. A. A. Grange,

For services and expenses as State veterinarian:

hack, Lansing, 50c; fare to Detroit and return, \$5.10	\$5 60
lunch, 10c; street car, 5c	15
hotel, Mt. Clemens, \$1.25; fare, Detroit to Mt. Clemens and return, \$1.20	2 45
hotel and hack, Detroit	1 25
1 day's services	5 00
fare to Port Huron, \$3.44; supper, 50c	3 94
hotel, \$1.00; fare to Croswell, 80c; Vassar, \$1.25	3 05
supper, 40c; fare Vassar to Vanderbilt, \$4.45	4 85
sleeper, \$1.75; hotel, 80c	2 55
fare to Mackinaw, \$1.65; hotel, \$1.75	3 40
ferry, 50c; fare to "Soo," \$2.85	3 35
hotel at Sault Ste. Marie	3 00
hotel, Sugar Island	1 50
dinner, 75c; bus, 50c; fare, "Soo" to St. Ignace, \$2.85	4 10
ferry, 50c; supper, 70c; fare, Mackinaw to Lapeer, \$6.90	8 10
sleeper, \$2.25; breakfast, 50c	2 75
fare, Lapeer to Lansing, \$2.10; hack, 25c	2 35
6 days' services	30 00

C. F. Moore,

For trip to Flint, account of sick cattle:

R. R. fare, \$3.25; bus, 25c; hotel, 50c	4 00
1 day's services	3 00
trip to Mt. Clemens:	
R. R. fare, \$1.90; bus and livery, \$1.25; hotel, \$1.75	4 90
1 day's services	3 00
trip to Sanilac and Otsego counties, account of glanders:	
R. R. fare and sleeper	23 25
hotel bills, \$12.30; bus, 50c	12 80
livery, \$5.00; steam boat, 2 days, \$15.00	20 00
telegram and telephone	61
6 days' time	18 00

August 29, 1888.

L. K. Woodman,

For services and expenses as agent of live stock commission at St. Louis:

1 week's board	7 00
stationery and postage	1 05
street cars and bridge	1 30
1 week's board	7 00
postage, 35c; street car and bridge, \$1.20	1 55
1 week's board	7 00
stationery and postage, 24c; street car and bridge, \$1.05	1 29
1 week's board	7 00
stationery, 25c; street car and bridge, \$1.25	1 50
24 days' services	48 00
stationery and postage, \$1.10; street car and bridge, \$1.40	2 50
2 weeks' board	14 00
street car and bridge	2 60

Amount carried forward.....\$278 74

*Live Stock Sanitary Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$278 74
L. K. Woodman,	
For 2 weeks' board.....	14 00
express, 30c; postage, 45c.....	75
street car and bridge.....	1 40
12 weeks' washing.....	9 95
18 days' services.....	36 00
E. A. A. Grange,	
For investigation of Glanders near South Lyon:	
fare to South Lyon and return, \$3.10; hotel, 90c.....	4 06
1 day's services.....	5 00
fare to Howell and return, \$2.00; 1 day's service, \$5.00.....	7 00
investigation of glanders at Sault Ste. Marie:	
telegram.....	25
fare to Mackinaw, \$7.60; supper, 50c.....	8 10
sleeper and porter, \$1.75; breakfast, 50c.....	2 25
ferry, 50c; fare, St. Ignace to Trout Lake, \$1.35.....	1 65
fare, Trout Lake to Sault Ste. Marie.....	2 55
hotel and bus, \$4.25; fare, Sault Ste. Marie to St. Ignace, \$2.85.....	7 10
ferry, 50c; supper, 50c.....	1 00
fare to Lansing, \$7.60; sleeper and porter, \$1.75.....	9 35
breakfast, 50c; hack, 25c.....	75
3 days' services.....	15 00
H. H. Hinds,	
For 27 days' services.....	81 00
expenses as shown by detailed statement.....	154 46
W. S. Walker,	
For 36 days' services.....	72 00
2 days, error in June statement.....	4 00
book and stationery, \$5.60; postage, 63c; street car, \$1.85.....	8 08
exchange.....	25
Transit House, bill (attached).....	57 10
use of horse.....	1 25
C. F. Moore,	
For trip to South Lyons, account of glanders:	
hotel bill, \$2.65; R. R. fare, \$3.85.....	6 50
livery, \$2.50; 2 days' services, \$6.00.....	8 50
trip to Sault Ste. Marie, account of glanders:	
steam boat fare up and return.....	16 50
bus, 25c; telegram, 58c.....	83
services of a guide, 2 days.....	5 00
livery, 3 trips.....	7 50
hotel bill.....	14 25
7 days' services.....	21 00
Abijah Alexander,	
For killing and burying 2 glandered horses.....	10 00
John A. Noble,	
For killing and burying 2 glandered horses.....	10 00
A. B. Stonehouse,	
For killing and burying 2 glandered horses.....	10 00
C. F. Kennedy,	
For killing glandered horse.....	2 00
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J. J. Woodman,	
For services and expenses as member of live stock sanitary commission:	
R. R. to Jackson, \$2.65; dinner, 50c.....	3 15
Amount carried forward.....	\$398 41

September 26, 1888.

*Live Stock Sanitary Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$898 41
<b>J. J. Woodman,</b>	
For bus, 25c; R. R. to South Lyon and return, \$2.80.....	3 05
hotel, \$1.15; bus, 25c.....	1 40
hotel, Jackson, \$1.50; R. R. fare to Paw Paw, \$2.65.....	4 15
bus, 25c; dinner, 50c; 3 days' time, \$9.00.....	9 75
R. R. ticket to Mackinaw, \$8.90; dinner and supper, \$1.00.....	9 90
sleeper and porter, \$2.25; breakfast, 50c.....	2 75
transfer, St. Ignace, 50c; R. R. to Sault Ste. Marie, \$4.05.....	4 55
hotel, \$3.75; R. R. to Mackinaw, \$3.35.....	7 10
“ Mackinaw, \$1.50; dinner and supper, \$1.00.....	2 50
R. R. to Kalamazoo, \$8.25; sleeper and porter, \$2.25.....	10 50
breakfast, 50c; R. R. to Paw Paw, 65c.....	1 15
bus, 25c; 4 days' time, \$12.00.....	12 25
telegrams.....	2 70
4 days, office work.....	12 00
<b>L. K. Woodman,</b>	
For services and expenses as agent at St. Louis:	
postage.....	80
6 weeks' board.....	30 00
6 “ dinners.....	12 60
6 “ street car fares.....	9 90
washing.....	6 75
36 days' services.....	72 00
<b>W. S. Walker,</b>	
For services and expenses as agent at Chicago:	
transit house bill for August.....	44 86
wages for August.....	54 00
express and exchange, 75c; car fare, \$2.45.....	3 20
postage and stationery.....	2 44
<hr/>	
<i>October 31, 1888.</i>	
<b>W. S. Walker,</b>	
For transit, house bill.....	41 43
wages, 26 days.....	52 00
stationery and postage, \$1.40; exchange, 50c.....	1 90
car fare, \$2.20; paid justice of the peace, 50c.....	2 70
postage, 50c; horse hire, \$1.25.....	1 75
<b>J. J. Woodman,</b>	
For team to Bloomingdale, \$2.50; 1 day's services, \$3.00.....	5 50
1/2 day in office, \$1.50; team to Lawton, \$1.00.....	2 50
ticket to Chicago, \$3.75; sleeper and porter, \$2.25.....	6 00
bus, 50c; hotel, \$1.75.....	2 25
R. R. to Ironwood, \$11.95; lunch, 15c.....	12 10
sleeper and porter, \$2.25; breakfast, 40c.....	2 65
R. R. to Chicago, \$11.95; hotel, \$1.00.....	12 95
sleeper and porter, \$2.25; breakfast, 50c.....	2 75
dinner, 75c; supper, 50c.....	1 25
R. R. to Paw Paw, \$3.90; bus, 25c.....	4 15
4 days' time.....	12 00
<b>L. K. Woodman,</b>	
For binding shipper's applications.....	25
P. O. box rent, 25c; postage, 25c.....	50
4 week's board.....	24 00
24 dinners, \$8.40; bridge fare, \$4.80.....	13 20
4 week's washing, \$4.05; postage, 25c.....	4 30
24 days' services.....	48 00
Amount carried forward.....	\$1,472 84

*Live Stock Sanitary Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,472 84
E. A. A. Grange,	
For R. R. fare, Lansing to Bloomingdale and return.....	5 62
dinner at Kalamazoo.....	75
" ".....	75
hack at Lansing, 25c; 2 days' services, \$10.00.....	10 25
fare to Portland and return to Lansing.....	1 70
street car, Lansing, 10c; 1 day's services, \$5.00.....	5 10
expenses to Townsend:	
hack, Lansing, 25c; fare to Chicago, \$6.15.....	6 40
sleeper and porter.....	2 25
hotel, Chicago.....	2 00
fare, Chicago to Townsend, \$11.95; hack, 25c.....	12 20
supper, Milwaukee, 15c; sleeper and porter, \$2.25.....	2 40
breakfast, Townsend.....	40
fare, Townsend to Chicago.....	11 95
dinner, Watersmeet, 50c; supper, New London, 50c.....	1 00
sleeper, chair car and porter.....	2 05
transfer, Chicago, 50c; breakfast, 70c.....	1 20
fare to Lansing.....	6 15
dinner, 50c; street car, 5c.....	55
3½ days' services.....	17 50

*November 26, 1888.*

E. A. A. Grange,	
For hack, Lansing, 25c; supper, 50c.....	75
fare to Port Huron, \$3.44; hotel, \$1.00.....	4 44
fare, Port Huron to Deckerville and return.....	2 65
dinner, 25c; supper, 50c.....	75
fare, Port Huron to Lansing, \$3.44; hack, 25c.....	3 69
1½ day's services.....	7 50
W. S. Walker,	
For transit, house bill.....	40 43
street car fare.....	2 35
wages for October.....	52 00
horse, at yard.....	1 00
postage.....	1 50
R. R. fare, Chicago to Attica.....	8 70
sleeper, \$2.00; breakfast, 75c; express, 50c.....	3 25
W. S. Whittlesey,	
For killing and burying glandered horse.....	3 00

*December 26, 1888.*

E. A. A. Grange,	
For expenses as State Veterinarian:	
fare to Port Huron, \$3.44; supper, 50c.....	3 94
hotel, \$1.50; fare to Lansing, \$3.44.....	4 94
supper, 50c; street car, 5c.....	55
1½ day's services.....	7 50
fare to St. Johns, \$1.35; dinner, 50c; supper, 50c.....	2 35
fare, St. Johns to Detroit, \$2.95; telegram, 25c.....	3 20
hotel, Detroit, \$1.00; fare to Mt. Clement, \$1.20.....	2 20
dinner, 50c; fare to Lansing, \$2.55.....	3 05
2 days' services.....	10 00
Amount carried forward.....	\$1,732 80

*Live Stock Sanitary Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,732 80
E. A. A. Grange,	
For fare to Detroit, \$2.55; hotel, \$1.25.....	3 80
fare, Detroit to Monroe and return, \$2.10; transfer, 35c.....	2 45
dinner, 50c, fare to Lansing, \$2.55.....	3 05
hack, Lansing, 25c; 1½ days' services, \$7.50.....	7 75
fare to Ludington, \$4.75; supper, 50c.....	5 25
hotel.....	1 50
fare to Lansing, \$4.75; hack, 25c.....	5 00
2 days' services.....	10 00
J. J. Woodman,	
For 1 days' services.....	3 00
1/8 " ".....	1 50
R. R. fare to Lansing, \$2.65; dinner, 50c.....	3 15
hotel, \$2.50; return fare, \$2.65.....	5 15
lunch, 30c; street cars and bus, 35c.....	65
2 days' services, \$6.00; postage, 25c.....	6 25
L. K. Woodman,	
For services and expenses as agent at St. Louis:	
hotel, 11 days.....	13 35
extras, \$2.00; bridge and car fares, \$3.30.....	5 30
R. R. St. Louis to Paw Paw.....	11 65
sleeper, \$2.00; porter, 25c.....	2 25
transfer, Chicago, 50c; meals, \$1.75.....	2 25
14 days' services.....	28 00
expenses home and returning.....	27 30
express.....	90
Gottleib Ewald,	
for killing and burying horse.....	5 00
George Ringle,	
For burying glandered horse.....	5 00
Antoin C. Peltier,	
for killing and burying horse.....	5 00
C. F. Moore,	
For trip to Portland:	
R. R. fare, \$8.75; hotel bill, \$1.90.....	10 65
2 days' services, \$6.00; bus, 25c.....	6 25
boat to Port Huron, 50c; 1 day, \$3.00.....	3 50
trip to Sanilac:	
R. R. fare, \$4.35; hotel bill, \$2.75.....	7 10
2 days' services.....	6 00
trip to Ruby:	
fare on boat, 70c; livery, \$3.50.....	4 20
toll, 20c; hotel, \$1.50; 2 days' services, \$6.00.....	7 70
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<i>January 30, 1889.</i>	
W. S. Walker,	
For expenses from Chicago to Utica and return.....	17 40
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<i>February 27, 1889.</i>	
E. A. A. Grange,	
For investigation at Bayport:	
fare from Flint to East Saginaw.....	1 00
telegram to Mr. Hinds.....	25
Amount carried forward.....	\$1,961 35

*Live Stock Sanitary Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,961 35
E. A. A. Grange,	
For supper at Bridgeport, 25c; hotel, Saginaw, \$1.25.....	1 50
street car.....	15
fare from Fast Saginaw to Bayport and return.....	2 80
dinner, 25c; supper, 50c; hack, 25c.....	1 00
fare, East Saginaw to Lansing.....	1 85
postage, \$1.50; 1½ day's services, \$7.50.....	9 00
C. F. Moore,	
For meeting of board at Lansing, 3 days.....	9 00
R. R. fare, \$8.20; hotel bill, \$4.00.....	12 20
trip to Mt. Clemens, 1 day, on account of glanders.....	3 00
R. R. fare, \$1.80; hotel bill, \$1.00.....	2 80

*March 27, 1889.*

E. A. A. Grange,	
For expenses to West Greenbush:	
fare from Lansing to Greenbush.....	5 25
supper and lunch.....	75
breakfast, 50c; dinner, 25c; supper, 50c.....	1 25
hotel at Alger.....	50
fare to Bay City, \$3.10; breakfast, 50c.....	3 60
fare Bay City to Lapeer.....	1 45
fare Lapeer to Lansing, \$2.08; hack, 25c.....	2 33
2 days' services.....	10 00
expenses to Romeo and Novi:	
fare to Pontiac, \$2.22; supper, Durand, 50c.....	2 72
fare to Romeo, and livery.....	1 65
fare Romeo to Novi.....	1 20
livery from Novi to Plymouth.....	1 50
fare to Lansing, and hack.....	2 15
1½ days' services.....	7 50
expenses to Reading:	
fare to Jackson, \$1.10; hotel, \$1.00.....	2 10
fare Jackson to Reading.....	1 15
hotel and livery.....	1 40
fare Reading to Lansing.....	2 20
1½ days' services.....	7 50

*April 24, 1889.*

Charles Grindling,	
For killing and burying animals affected with rabies.....	5 00
Charles Mahaffy,	
For killing and burying glandered horse.....	5 00
John Anderson,	
For killing and burying glandered horse.....	5 00
J. J. Woodman,	
For time and expenses in meeting live stock sanitary convention to make biennial report:	
R. R. fare to Kalamazoo.....	65
hotel bill at Kalamazoo.....	1 50
R. R. to Detroit and return to Kalamazoo (excursion).....	4 30
hotel bill, Detroit.....	4 00
Amount carried forward.....	\$2,086 30



*Live Stock Sanitary Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,086 30
J. J. Woodman,	
For dinner at Marshall.....	35
supper at Kalamazoo.....	50
R. R. fare to Lawton.....	50
R. R. fare to Paw Paw and bus home.....	40
3 days' time.....	9 00
expenses to Alcona county:	
R. R. fare to Lansing.....	2 65
dinner at Marshall.....	35
hotel, Lansing, and street car fare.....	1 60
R. R. to West Greenbush.....	5 25
dinner at Bay City.....	50
chair car from Bay City to West Greenbush.....	50
hotel at West Greenbush.....	75
return ticket to Lansing.....	5 25
chair car.....	50
dinner at Bay City, 75c; bus, 25c.....	1 00
supper at Owosso.....	50
hotel, Lansing, \$1.00; street car, 10c.....	1 10
R. R. fare to Lawton.....	2 50
dinner at Battle Creek.....	50
team from Lawton, home.....	1 00
4 days' time.....	12 00
expenses to Hillsdale county:	
R. R. fare to Kalamazoo, 65c; hotel, \$1.00.....	1 65
R. R. to Jackson, \$2.00; bus at Kalamazoo, 25c.....	2 25
breakfast at Jackson.....	50
R. R. fare to Reading and return.....	2 30
dinner at Reading, 40c; supper, Jackson, 50c.....	90
R. R. fare to Kalamazoo, \$2.00; hotel and bus, \$1.00.....	3 00
R. R. fare to Paw Paw and bus home.....	90
2½ days' time.....	7 50
expenses to Harrisville, Alcona Co:	
R. R. fare to Kalamazoo, 65c; hotel, \$1.00.....	1 65
R. R. fare to Alger from Kalamazoo.....	6 65
breakfast at Jackson, 50c; dinner, Bay City, 50c.....	1 00
chair car.....	50
R. R. fare Alger to West Harrisville.....	2 05
stage to Harrisville, 50c; hotel, \$3.50.....	4 00
stage to West Harrisville.....	50
R. R. to Saginaw, \$3.70; dinner, Bay City, 50c.....	4 20
chair car.....	50
R. R. fare, Saginaw to Lansing.....	1 85
supper at Owosso.....	50
hotel and street car, Lansing.....	1 10
R. R. from Lansing to Paw Paw.....	3 75
dinner at Marshall.....	50
bus home from depot.....	25
4½ days' time.....	13 50
R. R. fare to Kalamazoo.....	65
dinner, Kalamazoo.....	50
R. R. to South Boardman.....	5 35
supper at Reed City.....	50
hotel at South Boardman.....	75
R. R. fare to Kalkaska, 25c; dinner, 40c.....	65
R. R. ticket to Grand Rapids.....	4 15
supper at Reed City.....	50
hotel, Grand Rapids.....	1 50
Amount carried forward.....	\$2,209 05

*Live Stock Sanitary Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,209 05
J. J. Woodman,	
For dinner at Kalamazoo.....	50
R. R. fare to Paw Paw and bus home.....	90
3 days' time.....	9 00
R. R. fare to Lansing.....	2 66
dinner at Battle Creek.....	50
hotel and street car at Lansing.....	2 10
R. R. fare to Fowlerville.....	75
hotel and bus ".....	1 25
R. R. fare to Plymouth, \$1.15; dinner, 35c.....	1 50
" to Novi, 25c; supper, 25c.....	50
" to Saginaw, \$2.25; hotel, \$1.50.....	3 75
" to Caro, \$1.00; dinner, 50c.....	1 50
" from Caro to Lapeer.....	1 20
supper and bus at Lapeer.....	75
R. R. fare Lapeer to Lansing, \$2.08; hack to hotel, 25c.....	2 33
hotel and street car, Lansing.....	1 05
R. R. fare Lansing to Paw Paw.....	2 66
dinner at Battle Creek, 50c; bus home, 25c.....	75
5 days' time.....	15 00
one day, office work, \$3.00; telegram, 25c.....	3 25
1/2 " " ".....	1 50
express charges on reports.....	35
one day, office work.....	3 00
one day, drafting bill to award loss, etc.....	3 00
postage and stationery.....	50
sundry letter writing, etc.....	1 00

*May 29, 1889.*

Mrs. Wm. Ashley,	
For killing and burying glandered horse.....	5 00
E. A. A. Grange,	
For expenses at Romeo and Novi:	
fare, \$2.22; supper, 50c.....	2 72
hotel, Pontiac, \$1.50; fare to Romeo and return, \$1.30.....	2 80
fare, Pontiac to Novi, 55c; livery to Plymouth, \$1.50.....	2 05
fare to Lansing, \$1.90; hack, 25c.....	2 15
2 days' services.....	10 00
expenses to South Boardman:	
fare to South Boardman and return.....	10 20
supper.....	50
hotel, \$1.50; livery, \$1.00; hack, 25c.....	2 75
2 days' services.....	10 00
expenses to Caro:	
fare to East Saginaw, \$1.85; supper, 50c.....	2 35
hotel, \$1.50; hack, 25c.....	1 75
fare, East Saginaw to Caro.....	1 00
dinner, 50c; telegram, 65c.....	1 15
fare, Caro to Vassar, 45c; Vassar to Lapeer, 80c.....	1 25
supper, 50c; fare, Lapeer to Lansing, \$2.08; hack, 25c.....	2 83
2 days' services.....	10 00
expenses to Fowlerville:	
fare, Lansing and return.....	1 50
dinner, 25c; supper, 40c; telegram, 31c.....	96
telephone, 35c; fare, Lansing and return, \$1.50.....	1 85

Amount carried forward..... \$2,343 11

*Live Stock Sanitary Commission School vs. State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,343 11
E. A. A. Grange,	
For dinner, 25c; hotel and livery, \$2.40.....	2 65
2 days' services.....	10 00
expenses to Coral:	
fare, \$4.30; hotel and livery, \$1.25; hack, 25c.....	5 80
1 days' services.....	5 00
expenses to South Boardman and Coral:	
fare to Coral, \$2.15; livery, \$2.00.....	4 15
fare, Howard City to South Boardman.....	2 85
supper, 50c; hotel and dinner, \$1.50.....	2 00
fare to Lansing, \$5.10; hack, 25c.....	5 35
2 days's services.....	10 00
expenses to Clayton and Ypsilanti:	
fare to Clayton, \$2.35; dinner, 50c; supper, 35c.....	3 20
livery, Clayton, \$2.50; fare, Hudson to Adrian, 50c.....	3 00
transfer, 25c; fare, Adrian to Detroit, \$1.75.....	2 00
hotel and transfer, Detroit.....	1 50
fare, Detroit to Ypsilanti.....	90
livery and hotel, ".....	1 50
fare to Lansing.....	2 20
2 days' services.....	10 00
expenses to Port Huron:	
fare to Port Huron and hack.....	3 69
supper.....	50
hotel, \$2.10; hack, 25c; livery, \$2.00; fare, \$3.44.....	7 79
1½ day's services.....	7 50
expenses to Blanchard:	
fare to Ionia, \$1.15; hack, 25c.....	1 40
hotel, \$1.00; fare to Blanchard, \$1.25.....	2 25
fare to South Boardman, \$2.94; hotel, 50c.....	3 44
livery, \$1.50; fare to Cadillac, 95c; dinner, 50c.....	2 95
fare to Clare, \$1.45; livery to Gladwin, \$4.00.....	5 45
hotel, Gladwin, horse, man and self.....	2 50
livery, ".....	1 00
fare to East Saginaw, \$1.70; dinner, 75c.....	2 45
fare to Lansing, \$1.85; supper, 50c.....	2 35
4 days' services.....	20 00
Charles Grindling,	
For burying animal killed on account of rabies.....	3 00
killing and burying 7 hogs exposed and affected with rabies.....	5 00
Joseph Dunnebeckr,	
For killing and burying 2 glandered horses.....	5 00
<hr/>	
<i>June 26, 1889.</i>	
J. J. Woodman,	
For services and expenses as member of live stock sanitary commission:	
R. R. fare to Kalamazoo, 65c; dinner, 50c.....	1 15
" to Howard City, \$2.50; hotel, \$1.50.....	4 00
" to Coral and return to Howard City.....	30
livery team at Coral.....	1 00
supper, Howard City and dinner at Coral.....	75
R. R. fare to Grand Rapids, \$1.00; hotel, \$1.50.....	2 50
" to Kalamazoo, \$1.45; dinner, 50c.....	1 95
" to Paw Paw and bus home.....	90
3 days' time.....	9 00
Amount carried forward.....	\$2,513 03

*Live Stock Sanitary Commission vs. the State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$2,513 03
J. J. Woodman,	
For R. R. fare to Kalamazoo, 65c; hotel bill, \$1.00.....	1 65
"    Kalamazoo to Ypsilanti.....	3 40
hotel bill at Ypsilanti.....	1 00
R. R. fare to Adrian, 90c; hotel bill, \$1.50.....	2 40
livery team for sanitary board.....	4 00
R. R. ticket to Jackson, \$1.35; dinner, 50c.....	1 85
"    to Lansing.....	1 10
hotel bill at " \$1.50; street car fare, 10c.....	1 60
R. R. ticket to Battle Creek.....	1 36
dinner at Battle Creek.....	50
R. R. fare to Paw Paw and bus.....	1 55
3½ days' time.....	10 50
team to Adrian and ¼ days' time.....	3 00
¼ day with Dr. Bertram at Almena.....	1 50
R. R. fare to Kalamazoo, 65c; hotel, 50c.....	1 15
R. R. ticket to Alger.....	6 65
breakfast at Jackson, 50c; dinner, Bay City, 50c.....	1 00
chair car, Bay City to West Harrisville.....	50
R. R. fare from Alger to " ".....	2 05
stage to Harrisville.....	50
hotel, Harrisville, \$1.50; stage to West Harrisville, 50c.....	2 00
R. R. fare to Alger and chair car to Bay City.....	2 55
dinner at East Tawas.....	50
R. R. ticket from Alger to Kalamazoo.....	6 60
cupper at Owosso.....	55
hotel at Jackson.....	1 00
dinner at Kalamazoo.....	50
R. R. fare to Paw Paw and bus home.....	90
3½ days' time.....	10 50
postage and telegraphing since April 20.....	1 15
office work since April 20.....	3 00
Thomas Hall,	
For killing and burying glandered horse.....	5 00
S. E. Neehardt,	
For killing and burying glandered horse.....	5 00
Thomas Cleveland,	
For killing and burying glandered horse.....	5 00
Total for general allowance.....	<u>\$2,604 54</u>

## PRINTING.

*August 29, 1888.*

Thorp & Godfrey,	
For printing 250 letter heads.....	\$1 00
"    100 " ".....	1 00
"    125 " ".....	1 00
"    125 " ".....	1 00
stock for same.....	2 00
printing 100 envelopes.....	50
"    1 box ".....	50
"    100 ".....	50
stock for same.....	1 75
Amount carried forward.....	<u>\$9 25</u>

*Live Stock Sanitary Commission vs. The State of Michigan.*

## PRINTING.

*March 27, 1889.*

Amount brought forward.....	\$9 25
Darius D. Thorp,	
For comp. on report L. S. San. Com., pages 1 to 15, end:	
26,390 ems, @ 29c.....	7 66
presswork, 34 tokens, @ 18c.....	6 12
900 paper covers, sample 13.....	3 50
alterations, etc., 3 hours, @ 25c.....	75
printing 200 letter heads, Mr. Hinds.....	1 00
stock for same.....	75
printing 100 letter heads, Mr. McKay.....	1 00
stock for same.....	50
printing 100 envelopes.....	50
stock.....	50
printing 200 blanks, sample 15.....	2 25
stock.....	1 25
200 blanks, sample 13.....	1 75
stock.....	1 25
Total for printing.....	<u>\$38 03</u>

## BINDING.

*March 27, 1889.*

Darius D. Thorp,	
For binding 900 pam., report live stock sanitary commission.....	\$2 70
doing up 3 packages for express.....	1 50
Total for binding.....	<u>\$4 20</u>

## RECAPITULATION.

General allowance.....	\$2,604 54
Printing.....	38 03
Binding.....	4 20
Total allowance for Live Stock Sanitary Commission.....	<u>\$2,646 77</u>

*Game and Fish Warden vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

Wm. Alden Smith,

For expenses as game and fish warden for July:

telegram, 80c; telephone, 75c.....	\$1 55
printing circulars to county clerks.....	7 60
postage, mailing laws.....	25 00
hotel, Detroit, \$1.50; at Lansing, 50c.....	5 00
“ “ \$2.50; “ 50c.....	3 00
fare to Port Huron from Detroit, \$1.00; hotel, \$3.50.....	4 50
hotel, St. Clair, \$2.50; telegrams, 55c.....	3 05
livery, St. Clair.....	3 00
share of office rent, \$10.00; telephone, \$10.00.....	20 00
clerk hire and typewriter.....	40 00
telegraph bill.....	7 40
hotel, Detroit, \$2.50; telegram, 25c.....	2 75
salary for July.....	100 00

*August 29, 1888.*

Wm. Alden Smith,

For expenses for August:

printing list of dep. wardens and circulars.....	16 35
R. R. to Mackinaw, \$6.45; sleeper, \$1.50.....	7 95
boat to Island, \$1.00; hotel, \$6.50.....	7 50
“ “ \$1.00; “ \$2.00; telegram, \$1.30.....	4 30
R. R., St. Ignace to Marquette.....	6 75
sleeper, \$1.50; telegrams, \$1.71.....	3 21
hotel, Marquette, \$10.25; telegram, 85c.....	11 10
team to Island, \$3.00; to Old Mission, \$3.00; dinner, 50c.....	6 50
R. R., Marquette to Munising, \$2.85; sleeper, \$1.50.....	4 35
“ to Mackinaw.....	7 75
hotel, Mackinaw and Petoskey.....	3 50
“ Lansing, \$1.00; Detroit, \$5.25.....	6 25
“ “ \$1.00; R. R. to Black Lake, \$1.00.....	2 00
R. R. to Saginaw, \$5.45; to Bay City, \$1.00; hotel, \$5.00.....	11 45
“ “ Grand Rapids, \$5.45; telegram, 40c.....	5 85
hotel, Black Lake.....	7 25
postage, \$25.00; W. U. Tel. Co., \$7.50; rent, \$10.00.....	42 50
clerk hire and typewriter.....	40 00
salary for August.....	100 00

*September 26, 1888.*

Wm. Alden Smith,

For expenses as game and fish warden for September:

telegraphing for the month.....	9 44
express on laws to deputies, for distribution.....	12 25
postage for the month.....	15 00
printing circulars to Deputies.....	17 85

Amount carried forward.....\$571 95

## BOARD OF STATE AUDITORS.

257

*Game and Fish Warden vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$571 95
For rent and telephone messages.....	11 70
extra services required on record.....	10 00
clerk hire, typewriter etc., for month.....	40 00
salary for September.....	100 00

October 31, 1888.

Wm. Alden Smith,

For expenses for month of October:

hotel, Jackson, \$2.25; hotel, Marshall, \$1.50.....	3 75
R. R. Grand Rapids to Jackson.....	3 85
chair car, 50; telegram, 35c.....	85
hotel, Kalamazoo, \$2.00; telegram, 80c.....	2 80
envelopes, warning circulars, deer laws, etc.....	30 75
postage during month, \$20.00; express on laws, \$10.00.....	30 00
clerk hire, typewriter, etc., for month.....	40 00
telegraph bill, \$8.35; rent for month, \$10.00.....	18 35
salary for October.....	100 00

November 28, 1888.

Wm. Alden Smith,

For expenses for month of November:

hotel, Detroit and Lansing, \$3.50; chair car, 25c.....	3 75
R. R. to Pontiac and return from Detroit.....	1 45
hack and hotel, Pontiac.....	2 00
hotel, Detroit, \$3.50; hack hire, \$1.50.....	5 00
lunch, Lansing.....	50
hotel, Hartford, \$2.00; R. R. fare, \$3.25.....	5 25
hotel, Paw Paw.....	4 50
hotel, Hartford, \$1.50; team from Paw Paw, \$3.50.....	5 00
services of R. W. Stevens, assistance at trial.....	15 00
hotel, Lansing, and lunch, \$3.00; hack, 50c.....	3 50
extra assistance of deputy Hyde at Baldwin.....	15 00
Seyman & Muir, stationery and notions.....	30 75
rent of office, \$10.00; postage and express, \$17.50.....	27 50
clerk hire and typewriter.....	40 00
telegraph for month.....	7 25
salary for November.....	100 00

December 26, 1888.

Wm. Alden Smith,

For expenses for month of December:

hotel, Kalamazoo, \$1.00; R. R. Grand Rapids to Kalamazoo, \$1.00.....	2 00
R. R. Kalamazoo to Grand Rapids.....	1 00
hotel, Detroit, \$3.00; chair car, 50c; telegram, 25c.....	3 75
hotel, Monroe, \$1.00; hack, \$1.00.....	2 00
R. R. Detroit to Monroe, \$1.05; Monroe to Detroit, \$1.05.....	2 10
hotel, \$1.00; chair car, 50c.....	1 50
services of F. W. Stevens at Monroe.....	15 00
postage, \$25.00; express, \$3.50.....	28 50
rent for the month, \$10.00; telegraphing, \$6.25.....	16 25

Amount carried forward..... \$1,302 55

*Game and Fish Warden vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$1,302 55
Wm. Alden Smith,	
For printing warrants, complaints, etc.....	28 50
extra assistance paid Deputy Hyde in Mason county.....	16 00
clerk hire and typewriter for the month.....	40 00
salary for December.....	100 00

*January 30, 1889.*

Wm. Alden Smith,	
For expenses for month of January:	
hotel, Detroit, \$4.50; sleeping car, \$1.50.....	6 00
R. R. fare Grand Rapids to Detroit, \$4.50; supper, 50c.....	5 00
hotel, Lansing, \$2.00; hack, 25c; telegram, 40c.....	2 65
hotel, Lansing.....	6 00
R. R. Grand Rapids to Adrian and return.....	8 55
R. W. Stevens, assistance at Adrian.....	20 00
hotel, Detroit, \$4.50; Lansing, \$3.50.....	8 00
hotel, Lansing.....	2 00
postage, \$25.00; rent for month, \$10.00.....	35 00
printing report blanks and list of deputies.....	18 50
telephone for quarter \$10.00; telegraphing, \$6.25.....	16 25
clerk and typewriter for month.....	40 00
express.....	2 25
salary for January.....	100 00

*February 27, 1889.*

Wm. Alden Smith,	
For expenses for month of February:	
R. R. fare and hotel at Hart and Muskegon.....	8 25
“ “ at Ionia.....	4 50
R. W. Stevens, services at Saginaw and Bay City.....	10 00
expenses to Saginaw and Bay City.....	12 25
R. W. Stevens, services at Saginaw and Bay City.....	10 00
expenses at Saginaw and Bay City.....	12 25
“ at Lansing, Hillsdale, Reading and Long Lake.....	13 00
services of R. W. Stevens.....	10 00
expenses at Detroit.....	3 50
“ “.....	3 50
postage and express for laws.....	28 00
postage for office for the month.....	10 00
telegraph for the month.....	6 25
clerk hire, etc, for the month.....	40 00
salary for February.....	100 00

*March 27, 1889.*

Wm. Alden Smith,	
For expenses for month of March:	
hotel at Hartford.....	50
hotel at Paw Paw, 50c; at Kalamazoo, \$1.50.....	2 00
R. R. Grand Rapids to Hartford, Lawton, Paw Paw, etc.....	3 50
hotel at Lansing, \$3.00; hack, 50c.....	3 50
postage and express for month.....	22 00
rent of office for month.....	10 00
clerk hire, typewriter, etc.....	40 00
telegraph bill for month.....	3 75
salary for March.....	100 00

Amount carried forward.....	\$2,214 00
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*Game and Fish Warden vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*April 24, 1889.*

Amount brought forward.....	\$2,214 00
Wm. Alden Smith,	
For expenses for the month of April:	
hotel at Detroit, \$1.50; chair car, 50c.....	2 00
hotel at Lansing, \$1.00; at Charlotte, 50c.....	1 50
printing new laws and circulars.....	9 25
telegraphing, \$7.50; telephone, \$10.00.....	17 50
1/2 of office rent for month.....	10 00
express on laws, \$6.00; postage, \$25.00.....	31 00
clerk hire, typewriter, etc., for month.....	40 00
salary for April.....	100 00

*May 29, 1889.*

Wm. Alden Smith,	
For expenses for month of May:	
hotel at Marshall, Jackson and Detroit.....	6 50
"    Lansing and Holland.....	2 00
"    Holland.....	2 00
hotel board of F. Huberry, \$11.15; boat rent, \$4.25.....	15 40
dray, extra help in raising nets, etc.....	14 80
F. Huberry, 11 days' service in fish case.....	22 00
hotel in Lansing and Muskegon.....	4 50
hotel in Lansing, \$1.00; car to Fremont and livery, \$4.10.....	5 10
hotel, Newaygo and Fremont, \$1.00; hotel and R. R. White Cloud, \$3.40.....	4 40
hotel, Detroit and Lansing and chair car.....	5 00
printing circulars, new laws, etc.....	16 80
Valley City Engraving Co. printing.....	7 25
1/2 of office rent, \$10.00; postage, \$25.00.....	35 00
typewriter, clerk hire, etc., for month.....	40 00
telegraphing and telephone for month.....	10 40
salary for May.....	100 00

*June 26, 1889.*

For expenses for month of June:	
hotel, Kalamazoo, \$1.00; Sturgis, \$1.00.....	2 00
"    Sturgis, \$1.00; bus, 50c.....	1 50
"    Grand Ledge, \$1.00; Detroit, \$4.00; bus, 50c.....	5 50
"    Lansing, \$3.00; Charlotte, \$1.00.....	4 00
"    St Joseph, and lunch, \$1.50; at Lansing, \$1.00.....	2 50
"    Detroit.....	3 00
printing new acts.....	12 50
"    notices for posting—warning.....	7 35
telegraph and telephoning for month.....	8 25
clerk's hire for month.....	40 00
postage and express on new circulars.....	25 00
office rent for month.....	10 00
salary for June.....	100 00

Total for general allowance.....	<u><u>\$2,938 00</u></u>
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## ANNUAL REPORT OF THE

*Game and Fish Warden vs. The State of Michigan.*

## PRINTING.

*August 29, 1888.*

Thorp & Godfrey,	
For 5,000 letter heads.....	\$20 00
5,000 envelopes and printing.....	15 00
2,000 " legal, No. 10.....	7 00

*January 30, 1889.*

Darius D. Thorp,	
For comp. on report, game and fish warden, pages 1 to 9 inclusive:	
16,574 ems, @ 29c.....	4 80
presswork, 51 tokens, @ 18c.....	9 18
correcting alterations, 2 hours, @ 25c.....	50
900 paper covers, sample 13.....	3 50
Total for printing.....	<u>\$59 98</u>

## BINDING.

*February 27, 1889.*

Darius D. Thorp,	
For binding 900 pam. game and fish warden, @ 30c.....	\$2 70
Total for binding.....	<u>\$2 70</u>

## RECAPITULATION.

General allowance.....	\$2,938 00
Printing.....	59 98
Binding.....	2 70
Total allowance to Game and Fish Warden.....	<u>\$3,000 68</u>

*Forestry Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

*July 25, 1888.*

W. J. Beal,	
For 200 postage stamps.....	\$2 00
printing 1,000 envelopes.....	1 00
"    100 postal cards.....	1 00
8 photographs, \$4.00; 4 photographs, \$1.00.....	5 00
Jason Stebbins,	
For folding circulars.....	64

*August 29, 1888.*

W. J. Beal,	
For $\frac{1}{4}$ day's board, 6 persons.....	9 00
express on tent, \$2.00; 9 dinners, \$2.25.....	4 25
2 teams to dinner, \$1.00; 2 teams to hay, \$1.00.....	2 00
9 dinners, \$2.25; 2 teams in barn, 25c.....	2 50
telegram, 50c; stage fares, \$3.00.....	3 50
9 persons board, $\frac{1}{4}$ day.....	6 75
2 teams, " $\frac{1}{4}$ ".....	2 50
telegrams, 75c; milk, 25c; dray to Grayling, \$3.50.....	4 50
team, $5\frac{1}{4}$ days, \$27.50; 2 days and board, (team) \$6.00.....	33 50
1 day, oats, \$1.00; milk and butter, 75c; 4 feeds, team, \$1.50.....	3 25
4 meals, \$1.25; storage, Grayling, \$1.50.....	2 75
dinner, 25c; milk, 25c; R. R. Lansing to Harrisville, \$10.90.....	11 40
2 dinners, \$1.00; telegrams, 75c.....	1 75
dinner for team, 40c; 10 meals, \$3.00.....	3 40
5 dinners, \$1.25; team, 50c.....	1 75
5 suppers and team.....	1 75
roll carpet paper, \$1.20; 4 qr. thin paper, 25c.....	1 45
ball twine, 10c; horse feed, \$1.00.....	1 10
3 loaves bread, 15c; bag of oats, \$1.00.....	1 15
team and man, 3 days.....	6 00
board, $1\frac{1}{4}$ days, 5 persons.....	12 50
team, 1 day, \$2.00; sack, 15c; box, 10c.....	2 25
breakfast, 4 persons.....	4 00
cartage, 50c; telegraph, 81c.....	1 31
4 R. R. fares, Manistee to Howard.....	11 20
dinner, 50c; telegram, 25c; express, 25c.....	1 00
R. R. fare to Lansing.....	4 95
3 R. R. fares, Howard to Lansing.....	6 75
telegram, 35c; lunches, 50c.....	85

*September 26, 1888.*

W. S. Holdsworth,	
For 5 days' work.....	20 00
T. H. Bailey,	
For 300 pictures.....	24 00
Amount carried forward.....	\$202 70

*Forestry Commission vs. The State of Michigan.*

## GENERAL ALLOWANCE.

November 28, 1888.

Amount brought forward.....	\$202 70
W. J. Beal, For dinner, 90c; forest leaves, \$1.00; express, 85c.....	2 75
Eugene Davenport, For 4 days' work on report.....	10 00
S. E. Odell, For 24 assorted views.....	12 00
1 cabinet.....	25
1 view.....	1 50
Chas. W. Garfield, For fare, Grand Rapids to Walton and return.....	12 50
3 lodgings and 10 meals.....	3 75
Geo. H. Bonnell, For 1 doz. large photographs, northern views.....	6 00

January 30, 1889.

Henry G. Reynolds, For 2,000 2 cent stamps.....	40 00
G. F. Sterling, For 1 large photograph of logs.....	3 00
19 large photographs of lumber camps, etc., @ 90c.....	17 10
19 medium " " " @ 35c.....	6 65
W. J. Beal, For express on electrotypes for report.....	1 00
The Richmond & Backus Co., For 2,000 envelopes for reports.....	14 00
Lewis Engraving Co., For plates of roots, engravings, (9).....	20 14
8 " trees, logs, etc., and drawing, @ \$16.00.....	128 00
1 plate of Indian sugar camp, ".....	13 50
1 " woods, logs, etc.....	9 46

February 27, 1889.

Henry G. Reynolds, For 1450 2 cent stamps.....	29 00
C. W. Garfield, For postage on 100 reports of forestry commission.....	4 00
100 2 cent stamps used in correspondence.....	2 00
W. J. Beal, For 200 2 cent stamps.....	4 00
100 1 ".....	1 00

March 27, 1889.

W. J. Beal, For 1,500 slips for reports.....	1 75
trimming same.....	75
Garden and Forest, 1 year.....	4 00
Forest Leaves, 1 year.....	1 00
putting on stamps, putting slips in reports, putting reports in envelopes and addressing 1700 reports, 39½ hours, @ 15c.....	5 95
subscription to Lumber Trade Journal, 1 year.....	2 00

Total for general allowance..... \$559 75

*Forestry Commission vs. The State of Michigan.*

## BINDING.

*December 26, 1888.*

Darius D. Thorp.	
For binding 3,000 pam. forestry com., @ 55c.....	\$16 50
pasting 45,000 plates, @ \$1.50.....	67 50

*January 30, 1889.*

Darius D. Thorp,	
For binding 100 forestry commission, in cloth.....	12 00
Total for binding.....	<u>\$98 00</u>

## RECAPITULATION.

General allowance.....	\$559 75
Binding.....	96 00
Total allowance to Forestry Commission.....	<u>\$655 75</u>

*State Fish Commission vs. The State of Michigan.*

## PRINTING.

*December 26, 1888.***Darius D. Thorp,**

For composition on report fish commission, pp. 7 to 22, inclusive:

32,450 ems @ 23c.....	\$0 42
presswork, 34 tokens, @ 18c.....	6 12
correcting alterations, 7 hours.....	1 75

*January 30, 1889.***Darius D. Thorp,**

For comp. on report, fish commission, pages 1 to 163, excepting pages 7 to 22 measured on deck, also a 4-page form of "In Memoriam," and grant of fishing rights:

518,676 ems, @ 23c.....	150 42
presswork, 340 tokens, @ 18c.....	61 20
correcting alterations, 22½ hours, @ 25c.....	5 63
650 covers, sample 13.....	3 00

Total for printing..... \$237 54

## BINDING.

*January 30, 1889.***Darius D. Thorp,**

For binding 50 reports fish commissioner in cloth..... \$6 00

*February 27, 1889.***Darius D. Thorp,**

For binding 650 pam. fish commissioners, @ 55c..... 3 58

Total for binding..... \$9 58

## RECAPITULATION.

Printing..... \$237 54  
 Binding..... 9 58

Total allowance for State Fish Commission..... \$247 12

*State Inspector of Illuminating Oils vs. The State of Michigan.*

## PRINTING.

*January, 30, 1889.*

Darius D. Thorp,

For comp. on report, oil inspector, pages 1 to 15 inclusive:

38,808 ems, @ 29c.....	\$11 25
presswork, 34 tokens, @ 18c.....	6 12
correcting alterations, 2 hours.....	50
900 covers, sample 13.....	3 50

Total for printing.....	<u>\$21 37</u>
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## BINDING.

*February 27, 1889.*

Darius D. Thorp,

For binding 900 pam. State inspector of oils..... \$2 70

Total for binding.....	<u>\$2 70</u>
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## RECAPITULATION.

Printing.....	\$21 37
Binding.....	2 70

Total allowance for State Inspector of Illuminating Oils.....	<u>\$24 07</u>
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*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

July 25, 1888.

Pay roll of engineers, mechanics, etc./for July:		
Thomas Hill, engineer, 1 month.....		\$125 00
Adison Childs, Asst. engineer, 1 month.....		60 00
George Wilcox, night watch, 31 days, @ \$2.25.....		69 75
A. L. Hanson, " " 31 " @ ".....		69 75
F. B. Lee, day watch, 31 days, @ \$2.00.....		62 00
C. F. Smith, " " 31 " @ ".....		62 00
Jeremiah Mahony, fireman, 1 month.....		45 00
H. D. Humphrey, helper, 31 days, @ \$2.00.....		62 00
W. Plummer, elevator, 26 days, @ \$2.00.....		52 00
W. Shuttleworth, painter, 26 days, @ \$2.25.....		58 50
H. J. Vanderhooft, carpenter, 26 days, @ \$2.50.....		65 00
Peter Clark, carpenter, 26 days, @ \$2.50.....		65 00
W. Ralston, rep. stone walks, 26 days, @ \$3.25.....		84 50
John Kennedy, janitor, 1 month.....		50 00
John Broad, janitor, 1 month.....		50 00
J. F. McCann, janitor, 1 month.....		50 00
Charles McKrill, janitor, 27 days, @ \$2.00.....		54 00
John Scott, laborer, 27 days, @ \$1.50.....		40 50
James Johnson, laborer, 27 days, @ \$1.50.....		40 50
C. A. Disbrow, " 27 " @ ".....		40 50
A. Litzen, laborer, 19 days, @ \$1.50.....		28 50
John Maher, " 26 " @ ".....		39 00
F. Fitzgerald, " 27 " @ ".....		40 50
George K. Grove, laborer, 13 days, @ \$1.50.....		19 50
" " 14 " @ \$2.00.....		28 00
E. Biddleman, " 23 " @ \$1.50.....		34 50
H.B. Goodspeed, janitress, 26 " @ ".....		39 00
William Wright,		
For estimate for decorating State capitol:		
Estimate No. 8.		
material used.....	\$600 00	
labor performed.....	1,400 00	
	\$2,000 00	
Deduct 20 per cent as required by law.....	400 00	
		1,600 00
Charles Reeves,		
For services as janitor for July.....		52 00
John Nagle,		
For services as janitor for July.....		52 00
washing 60 pieces.....		3 00
William Butters,		
For services as janitor for July.....		62 00
washing 90 pieces.....		4 50
Cleveland & Co.,		
For 13,815 sqr. feet of artificial stone walk around capitol square, @ 15c..		2,072 25
J. M. Greenfield,		
For services as janitor for July.....		52 00
A. P. Coryell,		
For services as janitor for July.....		52 00
washing 26 pieces.....		1 30
1 roll picture cord.....		50
Amount carried forward.....		\$5,386 55



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$5,386 55
M. Bogardus,	
For services as clerk in Adj't Gen'l office.....	50 00
Robert Foster,	
For services as janitor for July.....	52 00
washing 54 pieces.....	2 70
Christian Frey,	
For services as janitor for July.....	62 00
Charles McKrill,	
For washing 106 pieces.....	5 30
B. M. Witherell,	
For 1 day's services carting ashes.....	4 00
2½ day's services self and team.....	6 25
John Kennedy.	
For washing 72 pieces.....	\$3 60
V. R. Canfield.	
For 143 1860-2000 tons coal, @ \$6.28.....	903 88
Thomas Hill,	
For R. R. fare to Detroit and return to purchase carpet.....	5 10
Albert B. Judd,	
For amount paid to the State for the n-e, ¼ of s-e, ¼ sec. 7 T north 6 —west the supreme court having decided that the State held no valid title to the land, (see Hugget and Smith vs. case. 60th Mich. page 480)	50 00
John Clear,	
For 10 loads paper.....	2 50
W. L. Rice,	
For 12½ Wipers.....	60
E. F. Cooley,	
For 12 mal ells 30c; 1 doz. washers 25c.....	55
3¼ lb packing, \$2.28; 2 11-16 lbs packing, \$1.75.....	4 08
3 feet hose, 39c; 6 brass smoke bells and chains, \$3 60.....	3 99
2 iron rods, 70c; 5 pillar cocks, \$1.30.....	2 00
2 reducers, 6c; 3 hose menders, 30c.....	36
10 hose washers, 20c; 1 steam cock 32c.....	52
12 plugs, 11c; 6 hose bands, 25c.....	36
6 brass smoke bells and chains.....	3 60
6 globe holders.....	60
100 feet extra fine para hose.....	19 00
5 couplings, 90c; 6 washers, 12c.....	1 02
3 tees, 21c; 1 trap, 80c.....	1 01
3 sprinkler heads and arms.....	6 75
6 extra arms, \$1 80; 3 couplings, 45c.....	2 25
Lansing Gas Light Co.,	
For gas consumed in capitol in July, 92,500 feet, @ \$2.00.....	185 00
gas consumed in old offices, July, 700 feet @ \$2.00.....	1 40
C. Alsdorf & Son,	
For 2 paint brushes, \$1.70; 25 lbs. anti-kalsomine, \$2.00.....	3 70
3½ lb burnt umber, 60c; 5 lb ochre, 20c.....	80
2 doz. insect exterminators.....	10 00
50 lbs. anti-kalsomine, \$4.00; 15 lbs. ochre, 60c.....	4 60
1 dozen toilet soap, @ 60c; 25 lbs. colored paint, \$1.75.....	2 35
2 gal. turpentine, \$1.00; 12½ lbs. ochre in oil, 75c.....	1 75
2 lbs. lampblack, 60c; ½ gro. glycerine soap, \$9.50.....	10 10
2 gal. alcohol, \$5.00; 3 lbs. shellac, \$1.05.....	6 05
3 " gasoline, 45c; 1 lb. Prussian blue, 50c.....	95
1 lb. glycerine, 40c; 1 brush, 25c.....	65
½ doz. whisk brooms, \$1.00; 5 lbs. wood filler, 80c.....	1 80
5½ lbs. putty.....	23
Reform School,	
For caning 5 chairs.....	3 05
Amount carried forward.....	\$6,812 95

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$6,812 95
Lansing Electric Light & Tower Co., For electric light, April 15th to July 15th, 3 lamps,.....	67 75
United States Express Co., For express.....	25
Telegraph & Telephone Construction Co., For use of 12 telephones, July 1st to October 1st, 1888.....	119 00
Elmer C. Lewis, For services and expenses as county agent for Wexford Co., investigating P. W. Hinmans.....	3 00
R. R. fare, 70c; hotel, 75c.....	1 45
investigating Ezra Haegus.....	3 00
“ N. T. Hunt.....	3 00
R. R. fare, 70c; dinner, 25c; supper, 25c.....	1 20
investigating James Love.....	3 00
horse and buggy.....	1 00
case of Arthur Reynolds.....	3 00
conveyance to Cadillac, \$1.50; dinner, 25c.....	1 75
conveying Arthur Reynolds to Reform School: conveyance to Cadillac, \$1.50; dinner, 25c.....	1 75
R. R. fare to Lansing.....	6 30
supper, 40c; hotel, 75c.....	1 15
R. R. fare to Cadillac.....	4 20
hotel, 75c; conveyance to Cadillac, \$1.50.....	2 25
2 days' services.....	6 00
Henry A. Chaney, For editing a reprint of vol. 37 of Michigan reports: work on annotating and reading proof.....	500 00
Henry Hoffman, For services and expenses as Pros. Atty. for Mackinaw Co., case of Philip Lemon in supreme court: 2½ days making brief.....	25 00
ferry, 50c; round trip to Lansing, \$13.70.....	14 20
dinner, 50c; supper, 50c.....	1 00
hotel, Lansing, \$2.00; supper, 50c; ferry, 50c; dinner, 50c.....	3 50
2 days' time going and returning and 1 day at Lansing.....	30 00
chair car, both ways.....	1 50
Arthur R. Tripp, For services and expenses as Pros. Atty. for Oakland Co., in supreme court. People vs. J. M. Clement: 4 days work on brief.....	40 00
½ day examining defendant's brief.....	5 00
½ “ going to Lansing.....	5 00
R. R. fare to Lansing.....	4 10
1 day attending court.....	10 00
hotel bill.....	3 00
½ day returning.....	5 00
Theron W. Atwood, For services and expenses as prosecuting attorney for Tuscola Co., in supreme court case of people vs. A. Montague: 8 days' preparing brief.....	80 00
1 day in court.....	10 00
R. R. fare, \$3.28; supper, 50c.....	3 78
case of people vs. D. A. Reynolds: 1½ days on brief.....	15 00
½ day going to Lansing.....	5 00
R. R. fare to Caro.....	3 28
1 day, briefing and preparing for argument.....	10 00
hotel bill.....	3 50
Amount carried forward.....	\$7,815 86

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$7,815 86
William J. Stewart,	
For services and expenses as prosecuting attorney for Kent county in supreme court, case of People vs. John Mangold:	
4 days, preparing brief.....	40 00
2 days, trip to supreme court and argument.....	20 00
R. R. Grand Rapids to Lansing and return.....	4 20
car, 10c; hotel, \$2.00.....	2 10
bus.....	50
C. O. Trumbull,	
For services and expenses as prosecuting attorney for Osceola county in supreme court, case of People vs. Dowdigan & Devries:	
1 day, settling bill of exceptions.....	10 00
R. R. fare and hotel, Reed City.....	1 15
1 day, attendance in supreme court.....	10 00
2 days, going and returning from Lansing.....	20 00
car fare and hotel bill.....	11 20
S. F. Smith,	
For services and expenses as prosecuting attorney for Shiawassee county in supreme court, case of People vs. Brown:	
4 1/4 days, preparing brief.....	42 50
R. R. fare.....	1 45
1 day in court.....	10 00
expenses at Lansing.....	1 50
Francis McElroy,	
For services and expenses as county agent for Lapeer county:	
investigating home of Geo. L. Whitney.....	3 00
“ “ “ Andrew Wallery.....	3 00
“ “ “ John C. Smith.....	3 00
horse and buggy, case of Albert Wilbur.....	2 00
finding home for Albert Wilbur.....	3 00
visiting Wm. Cole.....	1 50
horse and buggy.....	1 50
1 day, inspecting jail.....	2 00
investigating case of Charles Klock.....	3 00
“ “ Simon Poland.....	3 00
J. W. Holcomb,	
For services and expenses as county agent for Kent county:	
case of Theodore Smith and others.....	3 00
“ Albert Fisher.....	3 00
“ John Kennedy.....	3 00
“ John Stineman.....	3 00
“ Thos. Marsden.....	3 00
“ Wm. Noel.....	3 00
“ Isaac Wood.....	3 00
expenses.....	80
investigating home for Frank Bosktel.....	3 00
“ “ Smith Lowel.....	3 00
“ “ Ed. Walker.....	3 00
“ “ Blanch Hogan.....	3 00
expenses.....	1 40
conveying Frank Kelly and Peter Peterson to reform school:	
1 day's services.....	3 00
hack, 75c; R. R. fare to Lansing and return, \$3.80.....	4 55
2 half fares.....	2 00
hack, 50c; dinner, 50c.....	1 00
conveying Wm. Phillips to reform school:	
1 day's services.....	3 00
R. R. fare and return.....	4 30
Amount carried forward.....	\$8,068 51

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$8,068 51
J. W. Holcomb,	
For R. R. fare for boy.....	1 10
hack, 50c; dinner, 50c.....	1 00
Charles B. Mosher,	
For services and expenses as county agent for Mecosta county:	
case of Kate Everts.....	3 00
“ George Woods.....	3 00
“ Eva Walker.....	3 00
“ Arthur Reno.....	3 00
livery.....	2 00
Cyrus E. Russell,	
For services as county agent for Isabella Co:	
inspecting jail.....	3 00
“ “.....	3 00
case of Emma Dillman.....	3 00
C. Larzelere,	
For services and expenses as county agent for Cass Co:	
visiting Elizabeth Perry.....	3 00
livery.....	3 00
C. T. Armstrong,	
For conveying Ella Liba to industrial house from Corunna:	
2 tickets, Corunna to Adrian.....	5 90
hack to home, \$1.50; lunch, 20c.....	1 70
hotel, Adrian, \$1.00; fare to Owosso, \$3.25.....	4 25
telegram, 35c; 2 days' time, \$6.00.....	6 35
N. J. Crosby,	
For conveying James Bryant to reform school from Cassopolis:	
bus, 50c; R. R. fare to Lansing, \$5.86.....	6 36
“ Lansing, 50c; hotel, \$1.50.....	2 00
“ “ 25c; R. R. to Cassopolis, \$2.93.....	3 18
dinner, Battle Creek, 50c; bus, Cassopolis, 25c.....	75
2 days' time.....	6 00
Cyrus E. Russell,	
For services and expenses as county agent for Isabella Co.:	
visit on complaint of guardian, \$3.00; livery, \$1.50.....	4 50
“ to Thomas Traverse, \$3.00; hotel, 75c.....	3 75
returning child to mother, \$3.00; “ 75c.....	3 75
indenture of Gilbert Grovenor, \$3.00; hotel, 75c.....	3 75
visit to Stephen Alexander, \$3.00; livery, \$1.50.....	4 50
“ “ Jesse Northrop, \$3.00; livery, \$1.50.....	4 50
“ “ Mary Johnson, \$3.00; “ \$1.50.....	4 50
“ “ Emma Hoskins, \$3.00; “ \$1.50.....	4 50
indenture of Louis Barnoski.....	3 00
visit to W. Bower, \$3.00; livery, \$1.50.....	4 50
“ “ Lotta Kopple, \$3.00; “ \$2.00.....	5 00
“ “ Geo. Howes, \$3.00; “ \$1.75.....	4 75
“ “ Willie Monroe, \$3.00; “ \$1.75.....	4 75
“ “ John McKay, \$3.00; “ \$2.00.....	5 00
expense of return of T. Travers to State school.....	1 50
“ “ “ “ W. Monroe to “ “.....	1 00
indenture of Susie Francisco, \$3.00; hotel, 75c.....	3 75
Return of Gilbert Grovenor to State school.....	75
C. T. Jarvis,	
For conveying Lee Hopkins to reform school from Vassar:	
R. R. fare to Lansing.....	5 00
breakfast, 70c; dinner, 50c.....	1 20
R. R. fare, Lansing to Vassar.....	2 50
hotel, Saginaw, \$1.00 2 days' time, \$6.00.....	7 00
Amount carried forward.....	\$8,219 45

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE

Amount brought forward.....	\$8,219 45
<b>E. A. Botsford,</b>	
For conveying Anna Atcheson to industrial home from Holly:	
R. R. fare to Adrian for self and girl.....	6 90
hack, 50c; hotel, \$2.00.....	2 50
R. R. fare, Adrian to Holly, \$3.45; car, 10c.....	3 55
1 days' time.....	3 00
<b>John B. Cross,</b>	
For conveying L. Mathews and C. Lozen to reform school from Ovid:	
1 days' time.....	3 00
R. R. fare, \$3.45; hotel, \$1.00.....	4 45
<b>J. T. Cobb,</b>	
For conveying Oscar Pratt to reform school from Kalamazoo:	
R. R. fare to Kalamazoo and return, 70c; boy to Schoolcraft, 20c....	90
dinner, 25c; R. R. to Lansing, \$3.32.....	3 57
street car, 10c; hotel, \$1.50.....	1 60
return fare, \$2.21; 2 days' time, \$6.00.....	8 21
conveying L. Jones to reform school:	
R. R. fare to Kalamazoo, 40c; dinner, 50c.....	90
R. R. fare self and boy to Lansing.....	4 04
street car, 10c; hotel, \$1.25.....	1 35
return fare, \$2.21; 2 day's time, \$6.00.....	8 21
conveying Lizzie M. Barrey to industrial home:	
R. R. fare of girl to Adrian.....	3 25
" " self for round trip.....	6 50
dinner, 35c; hack, Kalamazoo, 40c.....	75
hack, Adrian, \$1.00; hotel, \$1.00; dinner, 25c.....	2 25
2 days' time.....	6 00
<b>George D. Annis,</b>	
For conveying George and Willie McLean to reform school from Caro:	
bus at Caro.....	75
R. R. fare to Lansing and return.....	5 75
" " " for boys.....	5 75
dinner, 90c; supper, 90c.....	1 80
hotel, Lansing, \$1.00; dinner, 50c.....	1 50
supper, 50c; 3 days' time, \$9.00.....	9 50
<b>J. C. Townsend,</b>	
For conveying M. Heames to reform school from Midland:	
R. R. fare to Saginaw, \$1.20; hotel, \$50.....	1 70
" " Saginaw to Lansing.....	3 70
2 suppers at Owosso.....	70
2 hack fares, Lansing.....	75
hotel, Lansing.....	1 00
R. R. fare Lansing to Saginaw.....	1 85
dinner.....	25
R. R. Saginaw to Midland.....	60
2 days' time.....	6 00
<b>John A. McNaughton,</b>	
For conveying Lillie Nicholson to industrial home from Escanaba:	
bus, 50c; R. R. fare to Chicago, \$19.30.....	19 80
supper, \$1.00; sleeper to Chicago, \$5.00.....	6 00
bus, Chicago, \$1.00; breakfast, \$1.00.....	2 00
R. R. fare, Chicago to Adrian, \$12.50; dinner, \$1.00.....	13 50
carriage to home, \$1.00; supper, 50c.....	1 50
bus, 50c; ticket to Chicago, \$6.25.....	6 75
sleeper, \$2.50; hotel, Chicago, \$1.50; bus, 50c.....	4 50
fare to Escanaba, \$9.65; sleeper, \$2.50.....	12 15
breakfast, 50c; bus, 25c.....	75
Amount carried forward.....	\$38,398 93

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$8,398 98
Norman Morford,	
For conveying Herman Sohlund to reform school from Unionville:	
R. R. fare to Lansing and return, \$8.40; dinner, \$1.00.....	9 40
hotel, Lansing, \$1.50; dinner, 50c.....	2 00
hotel, Saginaw, \$1.50; 3 days' time, \$9.00.....	10 50
J. G. Summers,	
For conveying Charles Thomas to reform school from Stanton:	
R. R. fare to Lansing.....	3 70
dinner, 50c; hotel, Ionia, \$1.50.....	2 00
R. R. fare to Stanton, \$1.85; 1½ days' time, \$4.50.....	6 35
James L. LeRoy,	
For conveying Riley and Freeman to reform school from East Saginaw:	
bus, 75c; R. R. fare to Lansing and return, \$3.35.....	4 10
R. R. fare for prisoners.....	3 70
hack, Lansing, \$1.00; dinner, 50c; supper, 50c.....	2 00
bus, 25c; 1½ days' services, \$4.50.....	4 75
Mrs. A. H. Guild,	
For conveying D. C. McGurk to State public school from Grand Rapids:	
R. R. Grand Rapids to Coldwater.....	7 70
bus, 75c; hotel, \$1.75.....	2 50
B. Peabody,	
For conveying Everet Travels to State public school from Allegan:	
hotel, \$1.00; bus, 65c.....	1 65
R. R. fare to Coldwater, \$2.55; 2 dinners, 75c.....	3 30
hack, 75c; hotel, 75c.....	1 50
lunch, 10c; R. R. fare to Allegan, \$2.55.....	2 65
hotel, White Pigeon, \$1.00; bus, 25c.....	1 25
A. W. Meech,	
For conveying Ella Gross to State public school from Grand Rapids:	
R. R. fare, \$6.50; hack, Coldwater, \$1.00.....	7 50
hotel bill, \$2.00; hack, Grand Rapids, 50c.....	2 50
E. Loomis,	
For conveying Ella and Milo Curtis to State public school from Washtenaw county:	
R. R. fare Ypsilanti to Coldwater.....	3 85
lunch, 25c; hack to school, 75c.....	1 00
hotel, \$1.50; return fare, \$2.55.....	4 05
lunch.....	25
Carrie E. Mosher,	
For conveying George Woods to reform school from Big Rapids:	
hack, 25c; R. R. fare to Lansing, \$4.35.....	4 60
hack, Lansing, 50c; dinner, 25c.....	75
return fare, \$2.90; 1 day's services, \$3.00.....	5 90
Detroit House of Correction,	
For board, clothing, etc., of female prisoners in Detroit house of correction from April 1, to June 30, 1888, as per voucher.....	262 58
R. H. Davis,	
For holding inquest on body of J. F. Simpson at State prison, as per voucher.....	17 53
holding inquest on body of Dennis Brown at State prison, as per voucher.....	17 63
Hudson & Symington,	
For 88 yards Brussels carpet, made, @ \$1.40.....	123 20
23½ yards linoleum.....	23 33
65 yards lining.....	5 20
1 Smyrna rug.....	6 00
T. B. Ryal & Co.,	
For 1 doz. locks.....	5 00
Amount carried forward.....	\$6,958 85

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

August 29, 1888.

Amount brought forward.....	\$3,958 85
Pay roll of engineers, mechanics, etc., for August.....	1,421 00
William Butters,	
For services as janitor for August.....	62 00
washing 98 pieces.....	4 90
John Nagle,	
For services as janitor for August.....	54 00
washing 60 pieces.....	3 00
A. P. Coryell,	
For services as janitor for August.....	54 00
washing 31 pieces.....	1 55
J. M. Greenfield,	
For services as janitor for August.....	54 00
Christian Frey,	
For services as janitor for August.....	62 00
Charles Reeves,	
For services as janitor for August.....	54 00
M. Bogardus,	
For services as clerk in Adjutant General's office for August.....	50 00
Robert Foster,	
For services as janitor for August.....	54 00
washing 54 pieces.....	2 70
John F. McCann,	
For washing 66 pieces.....	3 30
John Kennedy,	
For washing 72 pieces.....	3 60
B. M. Witherell,	
For 2½ days' services hauling dirt.....	6 25
Charles McKill,	
For washing 134 pieces.....	6 70
R. B. Woodard,	
For iron for chair, 40c; 2 straps, 40c.....	80
13 stone tools.....	39
1 carpet whip.....	40
large grate.....	6 50
34 stone tools.....	1 02
2 corner irons.....	40
1 ring bolt.....	25
Henry A. Chaney,	
For editing vol. 37 Mich. reports and superintending publication, \$650 00	
less amount paid in July.....	500 00
	150 00
F. C. Bennett,	
For ½ doz. ¾ pillar cocks.....	1 35
V. R. Canfield,	
For 1,010 597-2,000 tons coal, in store at yard, @ \$5.00.....	5 051 49
Lansing Lumber Co.,	
For 248 feet box lumber.....	3 97
180 " 2x6 ".....	2 52
294 " 2x6 ".....	4 12
252 " 2x6 ".....	3 78
224 " 4x4 oak ".....	4 03
10 frames.....	5 00
115 feet, ½ round.....	58
75 " 4x4, oak.....	1 35
11 " white wood.....	39
9 " lumber.....	23
59 " ".....	2 06
Amount carried forward.....	\$16,086 48

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$16,096 48
Lansing Lumber Co.,	
For 198 feet white wood.....	6 93
25 " 1½x14.....	1 13
150 " ½-inch ceiling.....	5 25
251 " box lumber.....	4 02
200 " ¾x12.....	2 80
Thomas Hill,	
For R. R. fare, Lansing to Detroit and return August 4, and August 23, on account of glass for treasurers' office and carpet and linoleum for Secretary of State's office.....	10 20
repairing State flag.....	2 00
Ferrey & Butts,	
For 3 revolving chairs.....	12 80
Daniels & Ellis,	
For 37,971 lbs. ice, @ 8c.....	30 38
B. F. Simons,	
For 47 yards of carpet paper.....	2 82
50 " ".....	2 00
4½ " ducking.....	68
John Clear,	
For freight and cartage as per voucher.....	26 26
carting 16 loads paper.....	4 00
freight and cartage.....	97
" " ".....	79
P. F. Odds & Son,	
For new screw.....	1 20
3 lbs. steel, 15c; 1½ hours work, 60c.....	75
Lansing Gas Light Co.,	
For gas consumed in capitol, in August, 89,600 feet @ \$2.00.....	179 20
" " " " old offices in " 1,700 " @ ".....	3 40
B. P. Richmond,	
For repairing clock.....	3 00
" pitcher.....	25
William Wright,	
For estimate for decorating State capitol, estimate, No. 9:	
material used.....	\$300 00
labor performed.....	900 00
	\$1,200 00
deduct 20 per cent as required by law.....	240 00
	960 00
W. D. Sabin,	
For 1 drawer lock 50c; 2 till locks, \$1.00.....	1 50
36 bolts, \$1.08; ½ lb. washers, 8c.....	1 16
12 bolts, 36c; 1 dozen brass buttons, 85c.....	1 21
4 lbs. C. nails, 16c; 4 bolts, 6c.....	22
½ dozen chest handles, 90c; 3 pair butts, 60c.....	1 50
7 lengths stove pipe.....	2 00
putting up " ".....	50
3 balls wool twine, 30c; linen twine, 35c.....	65
3 stencil brushes, 45c; 2 lbs. twine, 16c.....	61
93½ feet wire cloth, \$2.36; 1 lb. staples, 15c.....	2 51
2 gro. screws, 84c; 1 gro. screws, 52c.....	1 36
8½ feet wire cloth.....	21
C. Alsdorf & Son,	
For 2 gallons turpentine.....	1 00
6 lbs. chloride of lime, 75c; 1 gallon cylinder oil, 60c.....	1 35
6 sheets fly paper, 25c; 4 doz. toilet soap, \$4.00.....	4 25
Amount carried forward.....	\$17,377 34



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$17,377 34
cement, 25c; 2 gal. turpentine, \$1.00.....	1 25
1 brush, 60c; 1 qt. sperm oil, 75c.....	1 35
American Express Co.,	
For express.....	1 15
Mich, Bell Telephone Co.,	
For messages for July.....	1 25
J. W. Holcomb,	
For services and expenses as Co. agent for Kent Co.:	
case of W. H. Phillips.....	3 00
" " Frank Kelley.....	3 00
" " Minnie Carroll.....	3 00
" " John Baker.....	3 00
expenses.....	1 40
Elmer C. Lewis,	
For services and expenses as Co. agent of Wexford Co.:	
investigating case of Wm. Simmons.....	3 00
traveling expenses, \$1.50; board, \$1.00.....	2 50
investigating case of Arthur T. Rounds.....	3 00
conveyance to Cadillac and return.....	1 50
meals.....	50
investigating home of Wm. Hackens.....	3 00
2 meals.....	50
conveyance.....	1 50
conveyance to Cadillac and return.....	1 75
conveying Wm. Simmons to reform school:	
conveyance to Cadillac, \$1.50; 1½ R. R. fares, \$6.30.....	7 80
2 meals, 50c; supper, 25c.....	75
hotel, Lansing, 75c; R. R. to Cadillac, \$4.20.....	4 95
lunch, 25c; supper, 25c.....	50
2 days' time, \$6.00; conveyance home, \$1.50.....	7 50
conveying A. T. Rounds and Fredy Rounds to reform school:	
dinner, Cadillac, 50c; R. R. fare to Lansing, \$8.80.....	9 30
conveyance, 50c; lunch, 40c.....	90
hotel, Lansing, 75c; fare to Cadillac, \$4.50.....	5 25
lunch, 40c; hotel, Cadillac, \$1.00.....	1 40
conveyance home, \$1.50; 2½ days' services, 7.50.....	9 00
C. Lazelere,	
For services and expenses as county agent for Cass county:	
case of L. L. Reynolds.....	3 00
livery, 1 day.....	3 00
feed and dinner.....	75
conveying L. L. Reynolds to industrial home:	
2 fares, Dowagiac to Adrian.....	8 80
bus to home, \$1.00; dinner, 50c.....	1 50
fare, Adrian to Dowagiac, \$4.40; supper, 50c.....	4 90
2 days' time.....	6 00
hotel, Jackson, \$1.00; dinner, 50c.....	1 50
C. B. Mosher,	
For services as county agent for Mecosta county:	
case of A. Bayden.....	3 00
Albert Miller,	
For services and expenses as county agent for Bay county:	
Investigating case of W. Derby, \$3.00; expenses, 50c.....	3 50
" " Mae Bran, \$3.00; " 50c.....	3 50
" " John Sofat, \$3.00; " 50c.....	3 50
" " Kitty Buman, \$3.00; " 50c.....	3 50
" " James Combs, \$3.00; " 50c.....	3 50
" " Geo. Hawkins, \$3.00; " 50c.....	3 50
Amount carried forward.....	\$17,513 79

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$17,513 79
Albert Miller,	
For investigating case of A. Gamben, \$3.00; expenses 50c.....	3 50
R. R. fare to Pinconning, \$1.00; dinner, 25c.....	1 25
investigating case of John Morgan, \$3.00; expenses, \$1.00.....	4 00
"    " Clara Vincent, \$3.00; "    50c.....	3 50
"    " Louis Diamond, \$3.00; "    80c.....	3 80
visiting Reuben Jacob.....	3 00
" Louis Welsh, \$3.00; expenses, 60c.....	3 60
visiting James Beatty, \$3.00; expenses, 50c.....	3 50
" William Martin, \$3.00; "    \$1.75.....	4 75
expenses.....	25
John W. Nicholson,	
For case of Wm. Chesney, \$3.00; R. R. fare, 65c.....	3 65
Caleb Davis, jr.,	
For case of J. W. Ross.....	3 00
" William Hale.....	3 00
" E. C. Russell.....	3 00
" Perry B. Curran and others.....	3 00
telephone, 50c; R. R. fare, 20c; stage fare, 75c.....	1 45
E. H. Merritt,	
For conveying Lewis E. Senturn to reform school from Big Rapids:	
R. R. fare to Lansing.....	5 80
hack, Big Rapids.....	50
" Lansing, 50c; dinner, 50c.....	1 00
R. R. fare to Big Rapids.....	2 90
1 day's service.....	3 00
John W. Hall,	
For conveying Edie Hinkel to reform school from Colon:	
R. R. fare, prisoner, Colon to Lansing.....	2 70
" " self, Colon to Lansing and return.....	5 40
dinner, Jackson, \$1.00; supper, Lansing, 50c.....	1 50
hotel, Jackson, 75c; 2 days' time, \$6.00.....	6 75
Nels P. Nelson,	
For conveying Maggie Geldumar and Lena Brennan to industrial home, from Muskegon:	
hack, Muskegon, 75c; 3 R. R. fares to Adrian, \$16.20.....	16 95
" Tecumseh, 75c; dinner on train, \$1.50.....	2 25
" Adrian, \$1.50; hotel, \$1.50.....	3 00
return fare to Muskegon, \$5.40; hack, 25c.....	5 65
dinner, 50c; hack, 25c.....	75
2 days' time.....	6 00
Andrew D. Winan,	
For conveying Kitty Burnham to industrial home from Bay City:	
R. R. fare self and girl.....	8 80
hack, 50; dinner, \$1.00.....	1 50
" Adrian, \$1.50; hotel, Lansing, \$1.50.....	3 00
" " 50c; R. R. fare return, \$4.40.....	4 90
dinner, 50; hack, 25c.....	75
2 days' time.....	6 00
J. E. Hammond,	
For conveying Bert Todd to reform school from Hillsdale:	
1½ days, \$4.50; R. R. fare, Lansing and return, \$5.70.....	10 20
hack, 50c; supper, 25c.....	75
hotel, Lansing.....	75
L. P. Gibbs,	
For conveying Ida Robins to industrial home from Coldwater:	
fare, \$4.95; hack fare, \$2.00; breakfast, 50c; 1 day, \$3.00.....	10 45
Amount carried forward.....	\$17,673 29

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$17,673 29
Charles Fillmore,	
For conveying Fred Strong to reform school from Romeo:	
2 days' time.....	6 00
R. R. Romeo to Detroit, \$2.50; Detroit to Lansing, \$5.10.....	7 60
dinner, 40c; R. R. to Detroit, \$2.55.....	2 95
hotel, Detroit, \$1.50; R. R. to Romeo, \$1.25.....	2 75
William A. Betta,	
For conveying R. H. Dart to reform school from Lake Co.:	
stage to Frankfort, \$1.50; hotel, \$1.25.....	2 75
steamboat to Manistee, \$1.50; dinner, 50c.....	2 00
R. R. fare to Lansing, \$10.10; hotel, 75c.....	10 85
R. R. to Manistee, \$5.05; " 75c.....	5 80
boat to Frankfort, \$1.00; 3½ days' time, \$10.50.....	11 50
W. J. Adams,	
For conveying A. Nelson and M. and A. Gross to reform school from Marquette:	
3 fares Marquette to Lansing for boys.....	21 30
1 " " " self.....	14 20
supper, \$2.00; breakfast, \$2.00.....	4 00
hotel at Lansing \$1.00; fare Lansing to Marquette, \$14.20.....	15 20
sleepers, \$1.50; supper, 50c.....	2 00
breakfast, 50c; 4 days' service, \$12.00.....	12 50
conveying Anna Larson to industrial home:	
2 tickets Marquette to Adrian.....	34 00
supper, \$1.00; breakfast, \$1.00; dinner, \$1.00.....	3 00
hack Adrian, \$1.50; hotel, \$2.50.....	4 00
fare Adrian to Marquette.....	17 00
dinner, 50c; supper, 50c.....	1 00
4 days' time.....	12 00
Charles Cane,	
For conveying A. W. and J. Greenbery to reform school from Bay City:	
R. R. to Lansing and return, \$3.90; fare for 3 boys, \$4.40.....	8 30
hack, \$1.00; dinner, 50c; supper, 50c.....	2 00
1½ days' service.....	4 50
A. T. Bickford,	
For conveying Frank W. Gregg to State school from Kent county:	
R. R. fare to Coldwater and return, \$6.10; for boy, \$1.65.....	7 75
dinner, 50c; hotel, Coldwater, \$1.50.....	2 00
dinner, 25c; incidentals, 15c; hack, Coldwater, \$1.00.....	1 40
May Smith,	
For conveying Maud Perish to State school from Charlotte:	
fare to Eaton Rapids and return, 55c; lunch, 25c.....	80
fare Eaton Rapids to Coldwater, \$1.80; hack, \$1.00.....	2 80
hotel, \$2.00; hack, 25c.....	2 25
R. R. Coldwater to Eaton Rapids, \$1.80; hack, 25c.....	2 05
S. M. Snow,	
For conveying Royal Wells to State school from Ludington:	
R. R. fare.....	17 60
meals, \$5.50; hack, \$1.00.....	6 50
E. P. Mason,	
For conveying Walter Cook to State school from Washtenaw county:	
R. R. fare Ann Arbor to Coldwater and return.....	4 95
fare for boy.....	1 23
hotel, \$2.00; hack, 50c; dinner, 50c.....	3 00
J. J. Hankey,	
For conveying Grace Kreps to State school from Emmet county:	
fare to Coldwater.....	8 95
½ fare Coldwater.....	4 45
Amount carried forward.....	\$17,948 22

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$17,946 22
J. J. Hankey,	
For breakfast, 50c; dinner, 75c.....	1 25
hack, 75c; hotel, \$1.25.....	2 00
fare to Petoskey.....	8 95
dinner.....	25
A. J. Hickman,	
For conveying 4 children from Fowlerville to State school:	
fare to Coldwater.....	3 05
3 half fares.....	4 65
hack, Lansing, 50c; Coldwater, \$1.00.....	1 50
lunch.....	40
fare Coldwater to Fowlerville.....	3 05
hotel, Coldwater, \$2.00; dinner and supper, 80c.....	2 80
board of children.....	1 75
H. A. Vennema,	
For conveying 3 children to State school from Menominee county:	
fare Menominee to Coldwater and return.....	24 20
1/2 fare Chicago to Coldwater, \$2.30; lunch, 75c.....	3 05
fruit, 30c; hack, 75c.....	1 05
carriage at Coldwater, \$1.00; hotel, \$1.00.....	2 00
sleepers, 2 nights, \$4.00; 3 meals, \$2.25.....	6 25
William Skinner,	
For conveying Wm. and John Bogg to State school from St. Clair Co:	
R. R. fare, Port Huron to Coldwater, for 3.....	18 06
dinner, \$1.50; hack, \$1.00; supper, \$1.50.....	4 00
hack, Coldwater, \$1.00; R. R., Coldwater to Port Huron, \$6.05.....	7 02
dinner.....	50
E. C. Thompson,	
For visiting Hillsdale College:	
R. R., Saginaw to Hillsdale.....	7 50
cab, 50c; board, \$3.00.....	3 50
E. P. Church,	
For visiting Alma College:	
R. R. fare, Greenville to Alma.....	3 75
Marcia Hall,	
For visiting Hillsdale College:	
R. R. fare, Otsego to Hillsdale.....	2 95
" " Hillsdale to Otsego.....	2 95
telegram, 25c; supper, 35c.....	50
hack fare.....	1 00
J. L. Cheney,	
For visiting Kalamazoo College:	
R. R. fare, Ypsilanti to Kalamazoo.....	7 00
hotel and hack.....	8 00
Geo. W. Weadock,	
For visiting Detroit College:	
R. R. fare, \$3.88; parlor car, 50c; bus, 50c.....	4 88
hotel.....	1 00
Hodgson & Howard,	
For 2 dozen D locks.....	10 50
R. H. Davis,	
For inquest on body of Levi M. Brott at State prison.....	17 38
inquest on body of M. Coburn at State prison.....	18 58
James Curry,	
For inquest on body of Henry Chamberlain at asylum for insane criminals, as per voucher.....	21 40
Augustus Kaiser,	
For examination and attendance in court in case of Alice Kelly, an insane criminal.....	10 00
Amount carried forward.....	\$18,162 99

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$18,162 89
Hal C. Wyman,	
For examination and attendance in court in case of Allen Kelly, an insane convict.....	10 00
Gamble & Partridge,	
For 15 yards Axminster border, @ \$1.75.....	26 69
11 " " carpet, @ \$1.75.....	19 25
134 " linolium, @ 90c.....	120 60
15 " lining, @ 8c.....	1 20
William Reid,	
For 2 lights glass.....	5 10
bending.....	2 77
cutting.....	7 92
Samuel Beard,	
For 1 marble slab for speaker's desk.....	5 00
Detroit House of Correction,	
For transferring John Doe to criminal insane asylum:	
R. R. fare to Ionia and return.....	10 10
hotel.....	1 00
Frank M. Thurman,	
For holding inquest on Fred Darling at State prison.....	11 60
" " J. W. Eden " ".....	12 80
" " Francis Herbert " ".....	12 20
" " Geo. Elson " ".....	13 40
C. Long & Co.,	
For 3 cases W. C. paper.....	45 00

*September 26, 1888.*

Payroll of mechanics, engineers, etc., for September.....	1,319 50
Robert Foster,	
For services as janitor for September.....	50 00
washing 54 pieces.....	2 70
A. P. Coryell,	
For services as janitor for September.....	50 00
washing 20 pieces.....	1 00
Charles Reeves,	
For services as janitor for September.....	50 00
William Butters,	
For services as janitor for September.....	60 00
washing 120 pieces.....	6 00
John Nagle,	
For services as janitor for September.....	50 00
washing 60 pieces.....	3 00
James M. Greenfield,	
For services as janitor for September.....	50 00
Newcomb & Endicott,	
For 114½ yards velvet carpet, @ \$1.35.....	154 57
75 yards lining, @ 8c.....	6 00
1½ yards velvet, @ \$1.35.....	2 02
2 yards velvet strips, @ \$1.25.....	2 50
Christian Frey,	
For services as janitor for September.....	60 00
John Kennedy,	
For washing 58 pieces.....	2
Amount carried forward.....	\$203

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$20,337 71
V. R. Canfield,	
For 32 1040-2000 tons coal, @ \$6.28.....	204 22
4 1750-2000 tons coal from bin, @ \$1.28.....	6 24
Charles McRill,	
For washing 125 pieces.....	6 25
M. Bogardus,	
For salary as clerk in Adj. Gen.'s office for september.....	50 00
G. Straub,	
For cartage.....	50
Lansing Water Works,	
For water from Feb. 1 to Oct. 1, 1888.....	800 00
Lansing Gas Light Co.,	
For gas consumed at Capitol for Sept., 90,800 feet, @ \$2.00.....	181 20
“ “ “ old offices for Sept., 1,900 feet @ \$2.00.....	3 80
E. F. Cooley,	
For 1 Pol. S. S. bracket.....	1 00
6 reducers.....	25
1 No. 4. P. S. pump.....	2 25
1 16x24 sink.....	1 08
1 bracket.....	1 00
1 ceiling plate.....	11
1 nursery burner.....	75
1 bracket.....	1 00
1 ceiling plate.....	11
John Clear,	
For 12 loads paper.....	3 00
Daniel Boess,	
For cleaning chimneys, old State offices.....	6 00
G. C. Glaister,	
For 17 loads gravel.....	11 90
American Express Co.,	
For express.....	50
Michigan Bell Telephone Co.,	
For messages for August.....	2 25
Hezekiah Brown,	
For services and expenses as Co. agent for Mecosta Co.: inspecting jail, \$3.00; expenses, 80c.....	3 80
Albert Miller,	
For services and expenses as Co. agent for Bay Co.: R. R. fare, Bay City to Mackinaw for Lillie J. hnson returning her to her parents from industrial home on account of incurable disease case of Henry Miller, \$3.00; hack hire, 50c.....	5 45 3 50 3 50
“ “ McKile and McLoud, \$3.00; hack, 50c.....	1 00
hack hire.....	3 50
inspecting jail, \$3.00; hack hire, 50c.....	4 00
case of Nellie and Doty Riley, \$3.00; hack, \$1.00.....	3 20
“ “ Nellie Perkins, \$3.00; car fare, 20c.....	
J. W. Holcomb,	
For services and expenses as Co. agent of Kent county: case of Chas. Rich and others.....	3 00 3 00
“ “ Lillian Stevens.....	3 00
“ “ Florence Poor.....	3 00
“ “ John Jones.....	3 00
“ “ Florence Prosser.....	3 00
“ “ Clara Claypool.....	3 00
“ “ “.....	9 80
expenses in above cases.....	3 00
Peter Peterson and others.....	
Amount carried forward.....	\$21,682 87

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$21,682 87
Tony Flecunski.....	3 00
Ralph Wade and others.....	3 00
expenses.....	2 10
Mrs. L. O. Beard,	
For conveying Warren Winters to State school from Lansing:	
hack, Lansing, 50c; fare to Jonesville and return, \$3.00.....	3 50
fare for boy to Jonesville.....	1 10
fare, boy to Coldwater.....	25
“ to Jonesville, to Coldwater and return.....	90
dinner, \$1.00; hack, Coldwater, \$1.25.....	2 25
hotel, Jonesville, \$2.00; hack, 25c.....	2 25
G. W. A. Armitage,	
For services and expenses as Co. agent for Monroe county:	
case of Mary Archer.....	3 00
livery, \$2.00; hotel, 50c.....	2 50
case of Walter Schoopfer.....	3 00
visit to jail.....	2 00
case of Milton Fraser.....	3 00
R. R. fare, \$1.00; dinner, 25c.....	1 25
case of W. Paupard.....	3 00
“ “ James Taynor.....	3 00
conveying Walter Schoffer to reform school:	
2 days' services.....	6 00
R. R. fare to Lansing, \$4.35; supper, 50c.....	4 85
hotel, Detroit, \$1.00; R. R. fare Lansing to Monroe, \$3.60.....	4 60
James Taynor to reform school:	
2 days' services.....	6 00
R. R. fare to Plymouth, \$2.00; dinner, 50c.....	2 50
“ “ Plymouth to Lansing, \$3.80; supper, 50c.....	4 30
“ “ Lansing to Monroe, \$3.65; hotel, Detroit, \$1.25.....	4 90
Elmer C. Lewis,	
For services and expenses as county agent for Wexford county:	
case of D. E. Woodard.....	3 00
“ Melinda Johnson, \$3.00; conveyance, \$1.50.....	4 50
“ Eva Touneara, \$3.00; conveyance, \$2.00; hotel, \$1.50.....	6 50
“ Sylvester Seaman, \$3.00; conveyance, \$2.00.....	5 00
“ Richard Lovell, \$3.00; hotel and team, \$2.00.....	5 00
“ Thomas Kiddy, \$3.00; team, 2 visits, \$4.00.....	7 00
inspecting jail.....	3 00
conveyance, \$1.00; hotel, 50c.....	1 50
John Hosmer,	
For services and expenses as county agent for Wayne county, 1887, as per voucher.....	118 00
services and expenses as county agent for Wayne county, 1888, as per voucher.....	159 30
conveying boys to reform school, 1887.....	162 30
“ “ “ “ 1888.....	118 00
“ girl to industrial home, 1887.....	9 90
Charles Lazelere,	
For services and expenses as county agent for Cass county:	
case of Joseph Castleman.....	3 00
livery, \$3.00; hotel, 75c.....	3 75
J. C. Hadley,	
For services as county agent for Crawford county:	
inspecting jail.....	3 00
Amount carried forward.....	\$22,367 87

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$22,367 87
J. M. Fuller,	
For services and expenses as county agent for Montcalm county:	
case of Lydia M. Knowls, \$3.00; R. R. fare, \$1.00.....	4 00
" C. B. Thomas, \$3.00; R. R. fare, \$1.90; hotel, 30c.....	5 20
" W. H. James, \$3.00; " \$1.90; hotel, 25c.....	5 15
" W. P. Wagner, \$3.00; " \$1.90; hotel, 35c.....	5 25
" " \$3.00; " \$1.90.....	4 90
" W. Ingraham, \$3.00; " 90c; telegram, 25c.....	4 15
" W. P. Wagner, \$3.00; " \$1.90; hotel, 25c.....	5 15
inspecting jail, \$3.00; R. R. fare, \$1.90; hotel, 35c.....	5 25
case of Ida Winchester.....	3 00
1 day, making report.....	3 00
correspondence necessary in duties as county agent.....	3 50
postage and stationery.....	1 00
nvestigating case of O. T. Hatch, \$3.00; livery, \$1.50; R. R. 90c.....	5 40
" Ecta McNiel, \$3 00; " \$1.00; R. R. 95; dinner, 25c.....	5 10
investigating case of D. M. Boss, \$3.00; livery, \$1.00; R. R. 90c.....	4 90
Darius Reid,	
For services and expenses as county agent for Gratiot county:	
investigating home of Jesse Felters.....	3 00
" " W. W. Thornton.....	3 00
" " Joseph Sugar.....	3 00
" " Howard Risley.....	3 00
case of Lena Coppler.....	3 00
" " W. H. McClelland.....	3 00
" " Moses Worten, \$3.00; R. R. fare, 70c.....	3 70
" " Mary Gray, \$3.00; R. R. fare, 60c.....	3 60
" " Minnie Parker.....	3 00
inspecting jail.....	3 00
case of Frank Brown.....	3 00
case of John Dupotty.....	3 00
case of James Billings.....	3 00
conveying James Billings to reform school:	
1 day's time.....	3 00
R. R. fare St. Louis to Lansing and return.....	3 85
" for boy, \$1.00; hotel, 70c.....	1 70
Jas. L. Le Roy,	
For conveying H. Kepler, E. Booth and A. McDougal to reform school from Saginaw:	
bus, 50c; R. R. to Lansing and return, \$3.35.....	3 85
R. R. fare for prisoners.....	5 55
hack, \$1.00; dinner, 50c; street car, 5c.....	1 55
supper, 50c; bus, 25c; 1½ days' time, \$4.50.....	5 25
N. J. Crosby,	
For conveying Joseph Cassleman to reform school from Cassopolis:	
bus, 50c; R. R. fare to Lansing, 5.86; supper, \$1.00.....	7 36
hotel, Lansing, \$1.00; bus, 75c.....	1 75
R. R. " to Cassopolis, \$2.93; dinner, 50c.....	3 43
bus, 25c; 2 days' time, \$6.00.....	6 25
Eleazer Baakins,	
For conveying Wm. Current to reform school from Saginaw:	
R. R. to Lansing and return. \$3.65; for child \$1.85.....	5 50
hack, 50c; dinner and supper, \$1.00.....	1 50
1½ days' time.....	4 50
Amount carried forward.....	\$22,528 16



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$22,528 16
Samuel J. Henderson,	
For conveying Grace A. Husted to industrial home from Albion:	
1½ days' time.....	4 50
R. R. fare to Jackson, \$1.20; hotel, \$1.00.....	2 20
"    "    Adrian, \$2.70; hack, \$1.00.....	3 70
dinner, 50; R. R. to Jackson, \$1.35.....	1 85
supper, 50c; "    "    Albion, 60c.....	1 10
W. W. Hodge,	
For conveying H. Vettle to State school from South Haven:	
livery, \$1.00; R. R. South Haven to Paw Paw, \$1.05.....	2 05
hack, 25c; R. R. to Kalamazoo, 65c.....	90
hack, 25c; dinner, 75c.....	1 00
supper, 80c; R. R. Kalamazoo to Coldwater, \$1.80.....	2 60
hotel, Sturgis, 75c; hack, 25c.....	1 00
breakfast, 80c; hack, \$1.00.....	1 80
dinner, 50c; R. R. to Kalamazoo, \$1.80.....	2 30
hotel, Kalamazoo, \$1.50; R. R. to South Haven, \$1.20.....	2 70
Mrs. F. Johnson,	
For conveying T. and W. A. Hanson to State school from Ludington:	
R. R. fare, Ludington to Coldwater and return.....	13 00
meals, \$6.00; lodging, \$1.00; hack hire, \$2.50.....	9 50
L. E. White,	
For conveying C. W. Korkendall to State school from Mendon:	
R. R. fare to Sturgis, \$1.30; to Coldwater, \$1.55.....	2 85
hack, \$1.00; supper, 50c; telegram, 25c.....	1 75
John McKercher,	
For conveying John Kenewells to State school from Flint:	
R. R. fare to Coldwater, \$6.10; dinner, 50c.....	6 60
hack, Coldwater, 75c; hotel, \$1.50.....	2 25
R. R., Coldwater to Flint, \$4.05; dinner, 35c.....	4 40
Edward L. Parmenter,	
For conveying Farlin Vetalear, Marcella and Arthur Barralia, Domonick and Maggie McGibbon to State school from Menominee:	
team from Nadeau to Menominee.....	8 70
E. L. Parmenter to Coldwater and return.....	25 20
4 half fare tickets.....	25 20
18 meals, \$4.50; hack, Coldwater, \$1.75.....	6 25
sleepers, 2 nights, \$4.00; 4 meals, \$2.00.....	6 00
Robert A. Miller,	
For conveying Caleb Davis to State school from Charlevoix:	
fare Ironton to Charlevoix, 50c; dinner, 50c.....	1 00
"    to Boyne City, 75c; to Boyne Falls, \$1.25.....	2 00
hotel, Boyne Falls, \$3.00; fare to Sturgis, \$12.85.....	15 85
dinner, \$1.00; hotel, Grand Rapids, \$3.00.....	4 00
"    Sturgis, \$1.00; fare to Coldwater, \$1.72.....	2 72
hack to school, 75; hotel, Coldwater, \$2.00.....	2 75
fare to Sturgis, \$1.16; to Grand Rapids, \$3.38.....	4 54
hotel, Grand Rapids, \$2.00; fare to Boyne Falls, \$5.20.....	7 20
dinner, 50c; hotel, Boyne Falls, \$1.20.....	1 70
fare to Boyne City, 50c; to Ironton, 25c.....	75
Asa W. Meech,	
For conveying Owen Hayes to State school from Grand Rapids:	
R. R. fare.....	6 50
half fare.....	1 60
hack, Coldwater.....	1 00
meals, 50c; hack, Grand Rapids, 25c.....	75
Amount carried forward.....	\$22,719 92

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$22,719 92
John Kolb,	
For conveying Mead Smith to State school from Detroit:	
R. R. fare to Coldwater and return.....	6 90
carriage to school, 75c; meals, \$1.25.....	2 00
Joseph H. Parsons,	
For conveying Vena Meddaugh and Jessie Christians and George Tillison	
to State school from Muskegon:	
R. R. fare to Coldwater.....	12 90
lunch, 50c; hack to school \$1.00.....	1 50
hotel, 60c; R. R. fare return, \$4.30.....	4 90
breakfast and dinner, 50c; supper, 25c.....	75
L. J. Hitchcock,	
For conveying Eva Hodglen to State school from Flint:	
R. R. fare to Coldwater.....	6 10
dinner, 50c; hack, 25c.....	75
hack, Coldwater, 50c; hotel, \$1.50.....	2 00
R. R. Coldwater to Flint, \$4.05; dinner, 40c.....	4 45
George W. Bridgeman,	
For services and expenses in supreme court as prosecuting attorney for	
Berrien Co., in case of people vs. Welch:	
3 days settling bill of exceptions and preparing brief.....	30 00
2 days' in supreme court.....	20 00
fare, Berrien Springs to Niles, 50c; to Lansing, \$3.45.....	3 95
hotel, Lansing, \$2.00; fare, Lansing to Berrien Springs, \$3.95.....	5 95
bill of exceptions and brief, case of Robert Riley:	
3 days.....	30 00
John H. Bennett,	
For conveying Ira Osborn to reform school from Cheesaning:	
R. R. fare to Lansing and return.....	3 10
R. R. fare for boy.....	1 85
hack, 50c; dinner, 50c; supper, 50c; 1½ days' time, \$4.50.....	6 00
James McNamara,	
For conducting examination at Hillman in matter of charges against	
John E. Mills, prosecuting attorney of Montmorency county:	
3 days' services.....	75 00
1 team and buckboard, 3 days.....	15 00
board for horses and self.....	10 00
Detroit Electrical Works,	
For 50 Leclanche zincs, @ 5c.....	2 50
50 " porous cells, @ 35c.....	17 50
4-2½ " iron box bells, @ 70c.....	2 80
12 " jars, @ 12c.....	1 40
box and cartage.....	50
Gamble & Partridge,	
For 1½ yards Axminster, @ \$1.75.....	2 91
Newcomb & Endicott,	
For 4 doz. towels, @ \$3.00.....	12 00
Detroit House of Correction,	
For expenses transferring Alice Raymond to Mich. asylum for insane:	
fare to Ionia.....	3 70
" " and return.....	6 40
2 meals en route.....	1 00
J. Stahl,	
For 3 gal. wood varnish, @ \$2.50.....	7 50
1 doz. bolts.....	15
10 lbs. B. glue, @ 35c.....	3 50
1 keg nails.....	5 25
1 Mortice lock.....	75
Amount carried forward.....	\$23,030 88

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$23,030 88
J. Stahl,	
For 5 lbs. brads, @ 10c.....	50
2 turn bottom.....	10
1 handle.....	05
2 lawn rakes, @ 50c.....	1 00
1 hammer.....	65
200 lbs. white lead.....	14 00
50 lbs. yellow ochre.....	2 75
1 pair straplings.....	15
2 flat brushes, @ \$2.00.....	4 00
1 oval brush.....	1 85
1 " ".....	1 75
6 machine bolts.....	15
2 pair straplings.....	25
1 keg 20c nails.....	3 50
1 dozen marble iron ears.....	25
repair on can.....	15
" " pails.....	15
" " water cooler.....	20
1 gro. 1¼x9 screws.....	28
reps. for lawn mower.....	3 95
express for same.....	75
3 lts. glass, 28x56.....	6 66
1 bottom gal. pail.....	50
6 bolts.....	08
3 pairs 6x6 butts.....	9 40
1 dozen pairs 3 brass butts.....	1 80
1½ dozen stove bolts.....	15
½ dozen Yale B. locks.....	2 75
2 quires sand paper.....	50
1 keg 6c wire nails.....	4 20
1 " 20c " ".....	3 50
1 " 8c " ".....	3 85
2 gal. wood varnish, @ \$2.50.....	5 00
1 qr. sand paper.....	25
2 pair brackets.....	20
2 gal. wood varnish.....	5 00
8 lbs. 2d glue, @ 25c.....	2 00
2 gal. wood varnish.....	5 00
4 " " ".....	10 00
2 cards picture wire.....	50
2 gal. wood varnish.....	5 00
1 rivet set.....	50
1 Yale dead lock.....	1 75
12 three corner files.....	1 25
2 steel files.....	30
4 eclipse door springs.....	5 00
50 lbs. white lead.....	3 50
1 set casters.....	20
2 paper staple tacks.....	10
2 gal. wood varnish.....	5 00
1 dozen pa. 10 oz. tacks.....	50
5 lbs. wire brads.....	40
2 gro. 1¼x12 screws, @ 41c.....	82
4 lbs. B. glue, @ 35c.....	1 40
Amount carried forward.....	\$23,154 37

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

October 31, 1888.

Amount brought forward.....		\$23,154 37
Charles Reeves,		
For services as janitor for October.....	54 00	
Christian Feeey,		
For services as janitor for October.....	62 00	
Wm. Butters,		
For services as janitor for October.....	62 00	
washing 105 pieces.....	5 25	
Pay roll of engineers, etc., for October.....	1 42 50	
J. M. Greenfield,		
For services as janitor for October.....	54 00	
John Nagle,		
For services as janitor for October.....	54 00	
washing 60 pieces.....	3 00	
A. P. Coryell,		
For services as janitor for October.....	54 00	
washing 29 pieces.....	1 45	
M. Bogardus,		
For services as clerk in Ajutant General's office for October.....	50 00	
Robert Foster,		
For services as janitor for October.....	54 00	
washing 54 pieces.....	2 70	
Hudson & Symington,		
For 1 hat rack.....	35 00	
42 1/4 yards Wilton carpet, @ \$2.65.....	112 63	
28 1/4 " " border, @ \$2.65.....	75 53	
1 Persian rug, \$18.00; 1 Smyrna rug, \$5.00.....	23 00	
William Wright,		
For estimate for decorating State capitol:		
estimate No. 10.		
material used.....	\$1,000.00	
labor performed.....	4,000.00	
	5,000.00	
deduct 20 per cent as required by law.....	1,000.00	4 000 00
John Kennedy,		
For washing 80 pieces.....	4 00	
B. M. Witherell,		
For 1 day, self man and team.....	4 00	
1 " " and team.....	2 50	
R. B. Woodard,		
For repair scraper.....	25	
12 chair springs.....	9 00	
12 stone tools.....	36	
W. H. Dorsey,		
For 1 1/2 days self, man and team.....	6 00	
George R. Grove,		
For washing 24 pieces.....	1 20	
Charles McRill,		
For washing 135 pieces.....	6 75	
V. R. Canfield,		
For 79 180-2000 tons coal, @ \$1.28.....	101 24	
Thomas Hill,		
For R. R. fare Lansing to Detroit and return.....	5 10	
G. M. Hasty,		
For 4 cords wood.....	8 00	
Amount carried forward.....		\$29,429 83

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$29,429 83.
John Clear,	
For 20 loads paper.....	5 00
Burnham & Co.,	
For 201 yards Wilton carpet, @ \$1.85.....	371 85
150 yards lining, @ 6c.....	9 00
B. F. Simons,	
For 78¾ yards carpet, made and laid, @ \$1.40.....	110 25
Freeman J. Atwell,	
For services and expenses in supreme court as prosecuting attorney for	
Cass county, in case of People vs. Lewis Etter:	
preparing brief, 2 days.....	20 00
attending supreme court, 1½ days.....	15 00
R. R. fare, Dowagiac to Lansing and return.....	6 20
hotel bill, Jackson.....	1 00
" Lansing.....	50
B. F. Simons,	
For 53¼ yards velvet carpet, @ \$1.50.....	80 25
1 Smyrna rug.....	6 00
William J. Stuart,	
For services and expenses in supreme court as prosecuting attorney for	
Kent county, in case of People vs. Perrimay:	
5 days' preparing brief and argument.....	50 00
1 day at Lansing.....	10 00
breakfast, Grand Rapids, 25c; R. R. Lansing and return, \$3.50.....	3 75
chair car, 25c; street car, 5c; dinner, 50c.....	80
Lansing Gas Light Co.,	
For gas consumed in capitol in October, 172,700 ft., @ \$2.00.....	345 40
" " in old offices in Oct., 3,900 ft., @ \$2.00.....	7 80
Richard C. F. Flannegan,	
For services and expenses in supreme court as prosecuting attorney for	
Menominee county, in case of People vs. Joseph Fay:	
5 days' preparing brief.....	50 00
R. R. fare, Norway to Chicago, \$8.73; sleeping car, \$2.00.....	10 73
supper, 50c; hotel, Chicago, \$1.75.....	2 25
R. R. fare, Chicago to Lansing, \$6.15; sleeper, 75c.....	6 90
hotel, Lansing, \$2.00; R. R. to Chicago, \$6.15; sleeper, \$1.75.....	9 90
hotel, Chicago, \$1.75; R. R. Chicago to Norway, \$8.73.....	10 48
sleeper, \$2.00; breakfast, 50c.....	2 50
4 days, going to and attending court and returning.....	40 00
Lansing Lumber Co.,	
For 125 feet 1½x7, @ \$16.00.....	2 00
175 " 1½x10½, @ 16.00.....	2 80
100 " 1½x7, @ \$16.00.....	1 60
48 " 1½, @ \$38.00.....	1 82
56 " ceiling, @ \$20.00.....	1 12
2-1x12x14 whitewood.....	98
50 feet ceiling.....	1 50
sticking walnut.....	1 00
4 table legs.....	1 00
plaining.....	10
32 feet whitewood.....	1 28
panels.....	25
panels.....	25
Lansing Iron Works,	
For 6 4-12 feet 4-in pipe.....	1 88
Amount carried forward.....	\$30,622 97

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward .....		\$30,622 97
E. F. Cooley,		
For 35 feet 20-in soil pipe, @ 24c .....	\$8 40	
1 foot 20-in double hub .....	30	
1 foot 2-in $\frac{1}{4}$ bend .....	35	
1 foot 2-in elbow .....	40	
1 foot 2-in Y .....	60	
	<hr/>	
	\$10 05	
50 and 10 per cent .....	5 53	
	<hr/>	
20 lbs. calking lead, @ 6c .....		4 53
1 lb. hemp packing, 20c; 1 gal. gasoline, 15c .....		1 20
10 hours plumbing, man and helper, @ 50c .....		35
7 " " " " " " .....		5 00
2 " " " " " " .....		3 50
1 $1\frac{1}{4}$ Murdock S trap .....		1 00
1 Kelly S. & W. cock .....		75
1 gal. latch, 75c; 1 20-calk teroula, 20c .....		4 00
14 $\frac{1}{4}$ lbs. $\frac{1}{4}$ x strong lead pipe, @ 7c .....		95
7 $\frac{1}{4}$ lbs solder, @ 20c .....		1 05
2 $\frac{1}{4}$ x50 nipples, @ 8c .....		1 46
10 hours plumbing, man and helper, @ 50c .....		10
4 $1\frac{1}{4}$ screws .....		5 00
1 iron washer .....		18
20 feet wire cable, @ 4c .....		00
6 hours plumbing, man and helper, @ 50c .....		80
1 $1\frac{1}{4}$ -in S. Murdock trap .....		3 00
1 14-in P. O. basin .....		75
1 1-ft. P. G. bracket .....		1 00
1 pol. ceiling plate .....		1 00
1 $\frac{1}{4}$ -in steam cock .....		12
57 $\frac{1}{4}$ per cent .....	\$0 75	
	<hr/>	43
33 feet $\frac{1}{4}$ -in black pipe, @ 2c .....		32
1 $\frac{1}{4}$ -in strt. burner cock .....		66
		25
C. Alsdorf & Son,		
For 12 lb brimstone .....		72
2 brushes .....		20
2 lb sulphate zinc, 30c; 12 lb chlor. lime, \$1.50 .....		1 80
7 lb mercury .....		5 60
2 gal. turpentine .....		1 00
4 pkg. bronze .....		1 10
2 gal. alcohol, \$5.00; 5 lb wood filler, 80c .....		5 80
12 $\frac{1}{2}$ lb putty .....		50
3 brushes, 30c; 1 doz. hair brushes, \$10.00; 1 doz. combs, \$1.75 .....		12 05
2 doz. soap .....		1 50
2 lb b. umber .....		40
1 paint brush .....		40
2 gal. asphalt varnish .....		2 00
60 lb anti kalsomine .....		4 80
1 kalsomine brush .....		1 25
American Express Co.,		
For express .....		85
United States Express Co.,		
For express .....		25
Michigan Bell Telephone Co.,		
For messages .....		1 75
Telegraph & Telephone Const. Co.,		
For rent of 12 telephones .....		119 00
Amount carried forward .....		<hr/>
		\$30,820 91

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$30,820 91
Elmer C. Lewis,	
For agent of the board of corrections and charities for Wexford county:	
investigating home of Danl. Kaiser.....	3 00
horse and buggy.....	1 50
visiting Homer Houghton.....	3 00
conveyance.....	2 00
visiting Malindia Johnson.....	3 00
conveyance.....	1 50
visiting Albert Bergson.....	3 00
conveyance.....	1 50
investigating case of Marcie Potter.....	3 00
conveyance.....	1 50
hotel bill.....	1 50
investigating case of John J. Dutton.....	3 00
conveyance.....	1 50
hotel bill, 1 day.....	1 00
Chas. A. Strelinger,	
For 2-15; $\frac{3}{4}$ , 18 W. nails, @ 20c.....	40
4 locks, @ \$1.00.....	4 00
Richard R. Lansing,	
For holding inquest on the body of Cornelius Davis in the Detroit house	
of correction, found dead.....	16 92
James Curry,	
For holding inquest on the body of Fred Herrick an inmate of the State	
house of correction.....	21 25
Richard R. Lansing,	
For holding inquest on the body of Alonzo Fugate, found dead at the	
Detroit house of correction.....	21 62
Detroit house of correction,	
For expenses transferring Joseph Herman, insane, to Michigan asylum:	
fare to Ionia.....	3 70
" " " officer, and return.....	6 40
2 meals.....	1 00
Michigan asylum,	
For expenses attending the removal of two patients from Kalamazoo to	
asylum for criminals at Ionia:	
5 R. R. fares from Kalamazoo, @ \$2.45.....	12 25
hack between depots.....	1 25
3 return fares, Ionia to Grand Rapids.....	3 00
hack to hotel, 75c; dinner, \$2.25.....	3 00
hack to Depot.....	25
3 R. R. fares, Grand Rapids to Kalamazoo.....	4 35
Gamble & Partridge,	
For 150 yards linoleum, @ 90c.....	135 00
S. P. Preston,	
For 488 lbs. boiler purger.....	36 60
Wadsworth, Howland & Co.,	
For 5 gallons 1-lbs Ruby varnish, @ \$2.75.....	13 75
Thomas M. Hunter,	
For expenses in case of People vs. Maud Bagley for arson:	
complaint, 25c; warrant, 25c; docketing, 25c.....	75
4 witnesses.....	40
1 day's trial.....	3 00
binding over to circuit court.....	1 00
commitment.....	25
expense in case of People vs. Clara Rice for arson;	
complaint, warrant, and docketing.....	75
4 witnesses.....	40
Amount carried forward.....	\$31,142 20

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$31,142 20
Thomas M. Hunter,	
For binding over to circuit court.....	1 00
commitment.....	25
expenses in case of Minnie Conklin.....	2 40
“ “ “ “ Mary Pamyard.....	2 40
Eli W. Davis,	
For purchase paid of the S. E. $\frac{1}{4}$ of S. W. $\frac{1}{4}$ Sec. 23, T. 9 N., R. 16 W., erroneously sold to me by the State July 7, '84, and which sale has been declared void by the supreme court of the State of Michigan, in a cause wherein Henry Webster is complainant and Minor S. Newell comr. of the State Land office defendant.....	20 00
interest from January 7, '84, to date. Paid taxes '85 to aud. general	
interest from May 3, '86, to date. Paid taxes '86 to aud. general	
interest from July 1, '87, to date.....	4 41
Ashcraft M'fg Co.,	
For 1 steam gauge.....	3 00
3 nippers.....	3 33
2 pliers.....	1 47
1 “.....	76
1 scrubbing brush.....	1 50
Hezekiah Brown,	
For services and expenses as county agent for Osceola county:	
investigating application of Michael Kems, \$3.00; livery, \$2.50.....	5 50
visiting children, \$6.00; livery, \$5.00.....	11 00
case of Mary McCrea.....	3 00
fare to Reed City, 70c; dinner, 30c.....	1 00
visiting W. F. Brown, \$3.00; livery, \$2.00.....	5 00
application of Fred Rowley, \$3.00; livery, \$5.00; dinner, 35c.....	8 35
visiting children, 2 days, \$6.00; livery, \$5.00; hotel, 75c.....	11 75
“ Audly White, \$3.00; livery, \$2.00.....	5 00
“ Geo. McGee, \$3.00; livery, \$2.00.....	5 00
R. R. fare, 75c; dinner, 25c.....	1 00
visiting Millie Misner, \$3.00; livery, \$1.50.....	4 50
“ Maud McGuire, \$3.00; “ \$1.50.....	4 50
postage.....	25
visiting Edward Copper, \$3.00; livery, \$2.00.....	5 00
J. C. Townsend,	
For conveying G. Lum, G. Babcock and W. Green to reform school from Midland county:	
R. R. fare Midland to Saginaw.....	2 40
“ “ Saginaw to Lansing.....	7 40
meals, Owosso, \$2.00; hack, Lansing, \$1.25.....	3 25
hotel, Lansing, \$1.00; R. R., Lansing to Saginaw, \$1.85.....	2 85
meals, Saginaw, 50c; “ Saginaw to Midland, 60c.....	1 10
2 days' services.....	6 00
J. W. Holcomb,	
For services and expenses as county agent for Kent county:	
examination of jail.....	3 00
case of John Walsh, Joseph Walsh and Eddie Gorman.....	3 00
“ T. Zimmerman, R. Clark and W. Stiles.....	3 00
“ Fred Row.....	3 00
“ Effie Helsel.....	3 00
“ Effie Helsel.....	3 00
“ Jack Retzenger.....	3 00
“ Burt Hope.....	3 00
“ Clarence Fiebig.....	3 00
“ L. Van Tassel.....	3 00
expenses as per voucher.....	13 50
Amount carried forward.....	\$31,320 07



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$31,320 07
J. W. Holcomb,	
For conveying Clarence Fiebig to reform school:	
1 day.....	3 00
hack, Grand Rapids, 50c; R. R. to Lansing and return, \$3.80.....	4 30
½ fare for boy.....	1 00
hack, Lansing, 50c; dinner, 50c.....	1 00
J. W. Bird,	
For services and expenses as county agent for Menominee county:	
trial of Pyott boys.....	3 00
trial of ".....	3 00
inspecting jail.....	3 00
trial of Freshett boys.....	3 00
" 4 girls.....	3 00
" Chas. Freshett.....	3 00
" Henry Bender.....	3 00
" 4 girls.....	3 00
" Henry Bender.....	3 00
inspecting jail.....	3 00
case of Anna Johnson.....	3 00
John W. Nicholson,	
For services and expenses as county agent for Lake county:	
inspecting jail.....	3 00
case of Maud F. Cole.....	3 00
R. R. fare.....	1 80
case of Geo. Livingston.....	3 00
W. Lawrence Leach,	
For services and expenses as county agent for Montmorency county:	
case of Edward Kirkpatrick.....	3 00
visiting ".....	3 00
visiting Orville Shults.....	3 00
case of W. and A. Straninger.....	3 00
livery, \$2.00; hotel, 75c.....	2 75
attending trial.....	3 00
livery, \$2.00; hotel, 75c.....	2 75
inspecting jail.....	3 00
livery, \$2.00; hotel, 75c.....	2 75
Curtis Buck,	
For services and expenses as county agent for Gogebic county:	
case of Henry Shilling.....	3 00
case of Anna Nickford.....	3 00
livery and hotel.....	3 75
case of Wm. Delwick.....	3 00
" Anna Duckman.....	3 00
" P. Sancums.....	3 00
inspecting jail.....	3 00
livery.....	3 75
Chas. P. Reynolds,	
For services and expenses as county agent for Alcona county:	
case of Frank Lyman.....	3 00
" Samuel Atherton.....	3 00
" Mary Jane Scinton.....	3 00
inspecting jail.....	3 00
visiting Ida Reed.....	3 00
" Catharine Kinzle.....	3 00
" Samuel Wertz.....	3 00
Mrs. James Frost,	
For conveying Mattie Pangborn to State school from Charlotte:	
R. R. fare to Coldwater and return, \$5.50; hack, \$1.50; dinner, 75c.....	7 75
Amount carried forward.....	\$31,453 77

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$31,453 77
Albert Miller,	
For services and expenses as county agent for Bay county:	
case of Henry Labby, \$3.00; hack hire, \$1.00.....	4 00
“ “ Willie Jones, \$3.00; “ “ 50c.....	3 50
“ “ John Buchanan, \$3.00 “ “ 50c.....	3 50
“ “ Fred Croft, \$3.00; hack hire, \$1.00.....	4 00
conveying Henry Labby to reform school:	
R. R. fare to Lansing and return.....	5 00
hack, Bay City, 75c; Lansing, 75c.....	1 50
dinner, 50c; supper, 50c.....	1 00
1½ days' time.....	4 50
conveying Willie Jones to reform school:	
R. R. fare to Lansing and return.....	5 00
hack, Bay City, 75c; Lansing, 75c.....	1 50
dinner, 50c; supper, 50c.....	1 00
1½ days' time.....	4 50
Geo. J. Northrup,	
For services and expenses as county agent for Marquette county:	
case of James Thomas, \$3.00; R. R. fare, \$1.00.....	4 00
“ “ Wm. Newcomb, \$3.00; “ “ \$1.00.....	4 00
“ “ Arthur Willetts, \$3.00; “ “ \$1.00.....	4 00
“ “ John Morgan.....	3 00
“ “ Martin Sullivan, \$3.00; R. R. fare, \$1.00.....	4 00
“ “ Austin Gross, \$3.00; R. R. fare, \$1.20.....	4 20
“ “ Thomas Bush.....	3 00
“ “ A. Larson, \$3.00; R. R. fare, \$1.00.....	4 00
“ “ Theodore Johnson, \$3.00; R. R. fare, \$2.80.....	5 80
“ “ Peter Rasmenson.....	3 00
postage and stationery.....	1 00
C. D. Nichols,	
For conveying Grace and Charles Clark to State school from Berrien Springs:	
hack, 45c; R. R. to Elkhart, \$1.70.....	2 15
street car, 15c; 3 meals, 75c.....	90
R. R. fare to Coldwater, \$3.20; hack to school, \$1.00.....	4 20
hotel, Coldwater, \$2.00; R. R. to Elkhart, \$1.60.....	3 60
street car, 5c; 1 meal, 50c.....	55
R. R. fare to Berrien Springs, 85c; hack, 25c.....	1 10
R. H. Fosdick,	
For services and expenses as county agent for Oscoda county:	
visiting Willie McGraw.....	3 00
“ Perry Bailey, \$3.00; inspecting jail, \$3.00.....	6 00
livery and hotel.....	2 50
Charles Lazelere,	
For services and expenses as county agent for Cass county:	
visiting Ida Reppe.....	3 00
livery, \$3.00; hotel, 25c.....	3 25
inspecting jails.....	3 00
livery, \$3.00; hotel, 75c.....	3 75
N. P. Nelson,	
For conveying Mary Connors to industrial home from Muskegon:	
hack, Muskegon, 50c; R. R. to Adrian, \$12.10.....	12 60
dinner, \$1.00; sleeper, \$1.00.....	2 00
hack, Adrian, \$1.00; return fare to Muskegon, \$5.75.....	6 75
hotel, Adrian, \$1.50; hack, Tecumseh, 25c.....	1 75
dinner, 50c; hack, 25c.....	75
2 days' services.....	6 00
Amount carried forward.....	\$31,599 62

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$31,599 62
Stephen Hutchinson,	
For conveying Stephen Harvey to reform school from Ypsilanti:	
2 fares, Jackson, \$2.80; 2 dinners, \$1.00.....	3 80
2 fares, Lansing, \$2.20; supper, 50c.....	2 70
fare home, \$2.50; 1½ days' time, \$4.50.....	7 00
James Snow,	
For conveying G. A. Eggleston to reform school from Muskegon:	
R. R. fare, \$6.50; dinner, 60c; supper, 25c.....	7 35
fare home, \$3.25; hotel, Grand Rapids, \$1.00.....	4 25
2 days' time.....	6 00
J. T. Cobb,	
For conveying Viola Snyder to industrial home from Kalamazoo county:	
R. R. fare to Adrian for girl, \$3.25; hack, 75c.....	4 00
hack, Adrian, \$1.00; dinner, 25c.....	1 25
hotel, " \$1.00; fare, round trip for self, \$6.50.....	7 50
2 days' time.....	6 00
Charles E. Morley to reform school:	
R. R. fare to Kalamazoo, \$1.10; R. R. fare, boy to Lansing, \$2.21.....	3 31
street car.....	15
hotel, Lansing, \$1.25; fare, self, round trip, \$4.42.....	5 67
2 days' time.....	6 00
conveying Millie M. Back to industrial home:	
R. R. to Kalamazoo, 70c; hack, 25c.....	95
" " Jackson from Kalamazoo, \$4.00; dinner, 50c.....	4 50
" " Jackson to Adrian, \$2.70; hack, \$1.00.....	3 70
hotel, Jackson, \$1.00; R. R., Adrian to Kalamazoo, \$3.35.....	4 35
2 days' time.....	6 00
L. S. Shook,	
For conveying Sarah Shaddear to industrial home from Saginaw:	
R. R. fare to Adrian and return.....	8 10
" " " for girl.....	4 05
dinner, \$1.00; hack, Adrian, \$1.50.....	2 50
hotel, Adrian, \$1.50; dinner, Jackson, 50c.....	2 00
supper, 50c; bus, 25c.....	75
2 days' time.....	6 00
John D. Cuddihy,	
For conveying Wm. Connors to reform school from Calumet:	
2 through tickets to Lansing.....	37 40
sleeper.....	3 00
dinner, \$1.00; supper, \$1.00.....	2 00
breakfast, \$1.00; hotel, Chicago, \$1.50.....	2 50
hotel, Lansing.....	1 00
" " Marrinett.....	50
dinner.....	50
return ticket.....	18 70
sleeper.....	3 00
4 days' time.....	12 00
George T. Phillips,	
For conveying Caroline Ross to industrial home from Port Huron:	
R. R. Port Huron to Detroit.....	3 50
bus, 50c; R. R. Detroit to Adrian, \$3.50.....	4 00
dinner and supper, self and prisoner.....	2 00
hack, Adrian.....	2 00
R. R. fare to Detroit, \$1.75; hotel, 1.50.....	3 25
" " Detroit to Port Huron, \$1.75; hack, 25c.....	2 00
2 days' time, \$6.00; bus, 50c.....	6 50
Detroit House of Correction:	
For board, clothing, etc., for female prisoners from July 1, to Sept, 30, 1888, as per voucher.....	263 46
Amount carried forward.....	\$32,074 81

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$32,074 81
Marion Jennings,	
For conveying Charles Sabin to State school from Charlotte:	
R. R. fare, \$2.60; hack, 50c.....	3 10
hack, Coldwater, \$1.50; dinner, 70c.....	2 20
hotel, Coldwater, \$1.00; breakfast, 50c.....	1 50
dinner, 50c; hack, 25c.....	75
H. T. Lewis,	
For conveying Geo. Smith to State school from Hersey:	
R. R. to Reed City, 15c; dinner, 75c.....	90
R. R. Grand Rapids, \$3.10; R. R. to Sturgis, \$3.85.....	6 95
supper, 75c; bus, 25c.....	1 00
hotel, Sturgis, 75c; R. R. Sturgis to Coldwater, \$1.05.....	1 80
bus to school, \$1.00; hotel, Coldwater, \$1.00.....	2 00
R. R. to Grand Rapids, \$3.40; bus, 25c.....	3 65
hotel, Grand Rapids.....	1 50
R. R. Grand Rapids to Reed City.....	2 05
dinner, 50c; R. R. to Hersey, 10c.....	60
Zach Backus,	
For conveying Susan, Grace and John Young to State school from Saginaw:	
3 tickets for children.....	6 90
1 ticket for self, \$4.25; return ticket, \$4.25.....	8 50
meals for children, \$1.00; hack, Coldwater, \$2.00.....	3 00
hotel, Coldwater, \$2.00; dinner and supper, \$1.00.....	3 00
H. W. Bush,	
For conveying Raymond and Lewis March, Clarence Morgan, Julia Brewster and Minnie Bouse to State school from Kalamazoo:	
3 fares to Coldwater, \$5.40; hack to school, \$1.00.....	6 40
lunch, 25c; fare home, \$1.80.....	2 05
A. D. Wyman,	
For conveying Helen Archambault to State school from Bay City:	
hack, Bay City, 50c; R. R. to Coldwater and return, \$8.45.....	8 95
R. R. fare for girl, \$2.30; dinner, Jackson, \$1.00.....	3 30
hack, Jackson, 50c; supper, Hillsdale, \$1.00.....	1 50
“ Coldwater, 50c; hotel, Coldwater, \$2.00.....	2 50
“ to school, \$1.00; dinner, Coldwater, 50c.....	1 50
“ to depot, 25c; hack, Jackson, 25c.....	50
supper, Owosso, 50c; hack, Bay City, 25c.....	75
William A. Miller,	
For conveying Roland C. Fuller to State school from Flint:	
R. R., Flint to Coldwater.....	5 15
dinner, 50c; hack, Coldwater, 50c.....	1 00
hotel, Coldwater, \$1.50; R. R., Coldwater to Flint, \$5.15; dinner, 50c.....	7 15
John Kolb,	
For conveying Frank Stoors to State school from Detroit:	
round trip to Coldwater, \$6.60; ½ ticket to Coldwater, \$1.75.....	8 35
meals and lodging, \$2.50; carriage hire, 50c.....	3 00
H. B. Martin,	
For conveying Arthur Armstrong to State school from Lapeer county:	
R. R. Lapeer to Detroit, \$1.80; Detroit to Coldwater, \$3.45.....	5 25
hotel, Coldwater, \$1.40; hack to school, 50c.....	1 90
R. R. “ to Lansing, \$2.30; Lansing to Imlay City, \$2.43.....	4 73
supper.....	40
Nettie Permenter,	
For conveying Chas. and Willie Northway to State school from Menominee:	
fare self to Coldwater.....	12 61
½ fare for child.....	6 30
6 meals.....	1 50
Amount carried forward.....	\$32,209 00

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$32,209 00
Nettie Permenter,	
For hack to school, \$1.50; hotel, Coldwater, \$1.50.....	3 00
“ “ depot, 25c; 4 meals on return, \$2.00.....	2 25
fare and sleeper to Menominee.....	14 61

November 28, 1888.

Pay roll of engineers, mechanics, etc. for Nov.....	1,391 50
John Nagle,	
For services as janitor for Nov.....	52 00
washing 60 pieces.....	3 00
J. M. Greenfield,	
For services as janitor for Nov.....	52 00
Christian Frey,	
For services as janitor for Nov.....	60 00
Wm. Butters,	
For services as janitor for Nov.....	65 25
Robert Foster,	
For services as janitor for Nov.....	52 00
washing 54 pieces.....	2 70
Charles Reeves,	
For services as janitor for Nov.....	52 00
A. P. Coryell,	
For services as janitor for Nov.....	52 00
washing 28 pieces.....	1 40
M. Bogardus,	
For services as clerk in Adj. Gen. office for Nov.....	50 00
William Wright,	
For amount on contract for decorating State Capitol.....	2500 00
bronzing 13 frames of portraits of governors of Michigan.....	19 50
F. B. Egan,	
For R. R. fare to Centreville and return.....	5 56
livery and cab hire.....	2 75
meals.....	1 25
R. R. to Detroit and return.....	5 10
meal, 50c; hack, \$1.00.....	1 50
American White Bronze Co.,	
For 1 bronze plate "cavalry charge"	
1 " medalion "Custer"	
9 " coat of arms.....	512 00
John Kennedy,	
For washing 67 pieces.....	3 35
Charles McRill,	
For washing 90 pieces.....	4 50
George K. Grove,	
For washing 24 pieces.....	1 20
Otto Schrubber,	
For fixing up a deer head.....	5 00
V. R. Canfield,	
For 77 790-2000 tons coal, @ \$1.28.....	99 04
Thomas Hill,	
For R. R. Lansing to Detroit and return.....	5 10
repair State flag.....	3 00
Lansing Gas Light Co.,	
For gas consumed by State in Nov., 133,300 ft., @ \$2.00.....	266 60
Amount carried forward.....	\$37,498 16

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$37,498 16
Lansing Electric Light and Power Co., For electric light to Oct. 15.....	63 75
Elmer C. Lewis, For investigating home of Geo. Cretes.....	3 00
conveyance, \$4.00; hotel, \$1.00.....	5 00
investigating case of W. Brown.....	3 00
conveyance, \$1.50; hotel, \$1.50.....	3 00
investigating case of Frank Green.....	3 00
conveyance, \$1.50; hotel, \$1.50.....	3 00
investigating case of W. Hornsby.....	3 00
hotel bill and horse hire.....	1 50
conveying Frank Green to reform school: R. R. fare, Cadillac to Lansing.....	6 75
breakfast, 50c; hotel, Lansing, \$1.50.....	2 00
return fare to Cadillac.....	4 50
lunch, 30c; conveyance home, \$1.50.....	1 80
2 days' time.....	6 00
P. F. Olds & Son, For 28 lb castings, 70c; 1 hour work, 40c.....	1 10
3 lb steel, 15c; 3 hours' work, \$1.20.....	1 35
1½ hours' work.....	60
H. H. Larnard, For 6 soap slabs.....	60
2 doz. tumblers.....	1 50
2.....	1 00
28-3 in. drain tile.....	56
23 4-in drain tile.....	69
60 feet 6-in pipe.....	8 10
4 feet 6-in elbow.....	2 00
¼ doz. 20-in dusters.....	11 42
1 doz. iron cuspadors.....	10 50
¼ doz. 20-in dusters.....	11 43
¼ doz. 20-in dusters.....	11 42
Lansing Water Works, For water from October 1 to December 1.....	200 00
Reform School, For caning 10 chairs.....	6 50
Ferry & Butts, For 1 18x40 mirror.....	9 00
12 sets casters.....	1 50
John Clear, For freight and cartage, as per voucher.....	18 76
17 loads paper.....	4 25
freight and cartage.....	6 53
Mich. Bell Telephone Co., For messages for October.....	1 75
United States Express Co., For express, 45c, 70c.....	1 15
Joseph Stockwell, For conveying Alice R. Hammond to State school from Pontiac: R. R. Pontiac to Coldwater.....	7 04
dinner, 65c; hack, 50c.....	1 15
hack, 50c; hotel, Coldwater, \$1.00.....	1 50
hack, 25c; R. R., Coldwater to Detroit, \$3.45; lunch, 10c.....	3 80
L. E. White, For conveying O. E. and A. Putney to State school from Centerville: hack from Centerville to Nottawa, \$1.00; R. R. to Sturgis, 30c.....	1 30
Sturgis to Coldwater, \$1.55; hack, 50c.....	2 05
Amount carried forward.....	\$37,936 01

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$37,936 01
<b>L. E. White,</b>	
For hack, Coldwater, 75c; hack, 25c.....	1 00
meals, Sturgis.....	75
<b>J. P. Sutton,</b>	
For conveying C. J. and W. J. Austin to State school from Cheboygan Co.:	
1 fare to Detroit, \$8.25; 2 half fares, \$8.25.....	16 50
2 sleeper berths, \$3.00; 3 breakfasts, \$1.00.....	4 00
3 dinners, \$1.00; 3 suppers, \$1.00.....	2 00
fare, Detroit to Coldwater.....	7 80
hotel, Coldwater.....	1 00
R. R. fare, Coldwater to Detroit.....	3 90
“ “ Detroit to Cheboygan.....	8 25
dinner and supper, \$1.00; sleeper, \$1.50.....	2 50
bus, Detroit, \$1.00; Coldwater, \$1.00.....	2 00
<b>John A. Markle,</b>	
For conveying Mary, Frank, Emma, and Grace Alexander, and M. Fowler to State school from Mecosta Co.:	
R. R. to Big Rapids and return, \$1.10; meals, 50c; bus, 50c.....	2 10
“ fare, Big Rapids to Coldwater, \$12.40; lunch, \$1.00.....	13 40
bus, Sturgis, 50c; bus and hotel, Coldwater, \$2.25.....	2 75
R. R. Coldwater to Grand Rapids.....	3 25
“ Grand Rapids to Big Rapids.....	1 70
hotel, Grand Rapids, 75c; dinner, 50c.....	1 25
<b>D. W. Thompson,</b>	
For conveying W. G. Baker to State public school from Schoolcraft Co.:	
boat, Manistique to Detroit.....	9 00
R. R. Detroit to Coldwater.....	3 45
hack, \$1.00; R. R. Coldwater to Brooklyn, \$1.65.....	2 65
R. R. Brooklyn to Jackson, \$1.30; hotel, \$1.00.....	2 30
“ Jackson to Trout Lake, \$10.65; meals, \$1.00.....	11 65
“ Trout Lake to Manistique, \$2.50; meals, \$1.00.....	3 50
<b>John W. Morton,</b>	
For conveying Thos. A. Morton to reform school from Ludington:	
hack, 50c; R. R. Ludington to Lansing.....	10 00
breakfast, \$1.00; hack, Lansing, 50c.....	1 50
hotel, Lansing, \$1.50; R. R. to Ludington, \$4.75.....	6 25
supper, 50c; 2 days' time, \$6.00.....	6 50
<b>Thomas J. Pasmore,</b>	
For conveying Joseph Rosenbury to reform school from East Saginaw:	
bus, 50c; R. R. to Lansing and return, \$5.20.....	5 70
hack, Lansing, 50c; dinner, 50c.....	1 00
street car, 5c; supper, 50c.....	55
bus, 25c; 1½ days' time, \$4.50.....	4 75
<b>Henry Pasmore,</b>	
For conveying Dominick Shaddeau to reform school from Saginaw:	
R. R. fare to Lansing and return, \$5.50; hack, 50c.....	6 00
dinner, 50c; supper, 50c; 1½ days' time, \$4.50.....	5 50
<b>William Cain,</b>	
For conveying Chas. Stoddard to reform school from East Saginaw:	
bus, 50c; R. R. fare to Lansing and return, \$5.20.....	5 70
hack, 50c; dinner, 50c; street car, 5c.....	1 05
supper, 50c; bus, 25c.....	75
1½ days' services.....	4 50
<b>Mrs. M. Runnels,</b>	
For conveying Ethel Gillett to industrial home from Newaygo county:	
team to Ensley, \$2.00; 2 fares, Newaygo to Grand Rapids, \$2.20.....	4 20
2 fares, Grand Rapids to Adrian.....	9 16
Amount carried forward.....	\$38,115 82

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$38,115 82
Mrs. M. Runnels,	
For 1 fare, Adrian to Grand Rapids, \$4.58; hotel, \$1.00.....	5 58
street car, 10c; hotel, Adrian, \$1.50.....	1 60
hack, Adrian, \$2.00; hotel, Grand Rapids, \$1.50.....	3 50
fare, Grand Rapids to Newaygo.....	1 10
3 days' time.....	3 00
Adelaid Fisher,	
For conveying Althie Robinson to industrial home from Saginaw:	
bus, 50c; R. R. fare, \$8.00; dinner, \$1.00.....	9 50
hack, Adrian, \$1.50; hotel, \$1.50.....	3 00
hack, 50c; R. R. fare, return, \$4.00.....	4 50
dinner, 50c; bus, 25c; 2 days' services, \$6.00.....	6 75
James W. Malcolm,	
For conveying Ethel Jillett to industrial home from Newago county:	
team to Sand Lake.....	1 25
R. R. Sand Lake to Grand Rapids.....	1 60
R. R. Grand Rapids to Adrian.....	8 10
hotel, Adrian.....	1 50
carriage, ".....	2 00
R. R. fare for 2, Adrian to Grand Rapids.....	8 10
hotel, Grand Rapids.....	1 50
R. R. to Sand Lake.....	1 60
3 days' time.....	3 00
Albert Miller,	
For services and expenses as county agent for Bay county:	
case of Jerome Fraser, \$3.00; hack, 50c.....	3 50
" John Hogan, \$3.00; " \$1.00.....	4 00
" C. G. Grant, \$3.00; " \$1.00.....	4 00
conveying Jerome Fraser to reform school:	
R. R. fare, self and boy, \$5.00; hack, Bay City, 75c.....	5 75
hack, Lansing, 75c; dinner, 50c.....	1 25
supper, Owosso, 50c; 1½ days' time, \$4.50.....	5 00
J. W. Holcomb,	
For services and expenses as county agent for Kent county:	
application of D. M. Barr.....	3 00
" " John Rayso.....	3 00
" " F. W. Gregg.....	3 00
" " S. F. Sweet.....	3 00
" " J. W. Clanton.....	3 00
" " Lawrence Bartram.....	3 00
" " Irwin Randall.....	3 00
expenses in above cases.....	16 30
conveying Mary Flack to industrial home:	
2 days' services.....	6 00
hack, 50c; R. R. fare to Adrian, \$8.10.....	8 60
dinner, \$1.00; hack, Adrian, \$1.00.....	2 00
hotel, \$1.50; R. R. to Grand Rapids, \$4.05.....	5 55
conveying Neeland Van Tassil to reform school:	
1 day's services, \$3.00; hack, 50c.....	3 50
R. R. fare to Lansing, \$3.80; hack, 50c.....	4 30
" " for boy, \$1.00; dinner, 50c.....	1 50
Joseph M. Fuller,	
For services and expenses as county agent for Montcalm county:	
case of M. Ingleder, \$3.00; R. R. fare, 90c; livery, \$2.00; hotel, 50c.....	6 40
J. W. Stevens, \$3.00; R. R. fare, \$1.10; hotel, 25c.....	4 35
J. Dickerson, \$3.00; R. R., \$1.10; livery, \$1.50; hotel, \$1.00.....	6 60
conveying Frank C. Massie to reform school:	
R. R. fare, \$3.40; 1 day's services, \$3.00.....	6 40
" " for boy.....	65
Amount carried forward.....	\$38,299 65



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$38,299 65
G. W. A. Armitage,	
For services and expenses as county agent for Monroe county:	
case of W. B. Fagin, \$3.00; livery, \$1.50; hotel, 50c.....	5 00
“ “ M. Berksmith, \$3.00; “ \$1.50; “ 50c.....	5 00
“ “ Jacob Boyer, \$3.00; “ \$1.00.....	4 00
“ “ W. Gruman, \$3.00; livery, \$2.00.....	5 00
“ “ Fred Helzer.....	3 00
“ “ Wm. Rightman.....	3 00
“ “ George Clark, \$3.00; R. R. fare, \$1.00.....	4 00
“ “ Francis Rogers.....	3 00
“ “ Frank Gunn.....	3 00
“ “ D. Fisher.....	3 00
“ “ Hattie Green, \$3.00; livery, \$1.50.....	4 50
“ “ E. Grosvenor.....	3 00
“ “ Hattie Green, \$3.00; livery, \$1.50.....	4 50
“ “ W. Straub, \$3.00; livery, \$1.50; hotel, 50c.....	5 00
“ “ W. S. Chamberlain, \$3.00; livery, \$2.00.....	5 00
“ “ E. B. Reader.....	3 00
“ “ Jacob Brown, \$3.00; livery, \$2.00.....	5 00
“ “ Cap. Londit.....	3 00
“ “ A. Herron, \$3.00; livery, \$1.50; hotel, 50c.....	5 00
“ “ Wm. Stern, \$3.00; livery, 1.50.....	4 50
“ “ Silas Martin, \$3.00; “ \$2.50; hotel, 50c.....	6 00
“ “ Chas. Richault, \$3.00; livery, \$1.50.....	4 50
“ “ F. Gemill, \$3.00; livery, \$2.00; hotel, 50c.....	5 50
“ “ A. Dorsch.....	3 00
“ “ Archie Cole.....	3 00
“ “ M. A. Labill.....	3 00
“ “ Geo. R. Guty, \$3.00; livery, \$2.00; hotel, 50c.....	5 50
“ “ W. B. Russel.....	3 00
“ “ D. Rabideau, \$3.00; livery, \$2.00.....	5 00
Thomas Shaw, Sr.,	
For services and expenses as Co. agent for Mecosta Co.:	
case of James Wind, \$3.00; R. R. fare, 45c.....	3 45
“ “ Geo. McCree, \$3.00; “ “ 45c; stage, \$1.15.....	4 60
“ “ W. Kimball, \$3.00; livery, \$1.50.....	4 50
“ “ E. Windy, \$3.00; “ \$1.50.....	4 50
“ “ Arthur Reno.....	3 00
“ “ Rosa Lewis.....	3 00
James J. Decker,	
For services and expenses as Co. agent for Arenac Co.:	
case of J. E. Bradley, \$3.00; stage, \$1.50; hotel, 75c.....	5 25
“ “ Jennie Scott, \$3.00; R. R. fare, \$1.40; hotel, 75c.....	5 15
“ “ T. Ingals, \$3.00; “ “ \$1.40; “ 50c.....	4 90
“ “ Katie Bryant, \$3.00; livery, \$1.75; “ 50c.....	5 25
“ “ Emeline Abbott, \$3.00; “ \$1.50; “ 25c.....	4 75
“ “ Nellie Morris, \$3.00; R. R. fare, \$2.00; “ 25c.....	5 25
“ “ Walter Schriver.....	1 50
“ “ Dora Pluff, \$3.00; livery, \$1.50; hotel, 30c.....	4 80
“ “ G. W. Glidden, \$3.00; stage, \$1.00; hotel, 25c.....	4 25
J. P. Van Nees,	
For services and expenses as Co. agent for Ionia Co.:	
case of Fred Pickins, \$3.00; R. R. fare, 50c; team, \$2.00; hotel, 50c.....	6 00
“ “ Chas. Keney, \$3.00; team, \$2.00.....	5 00
“ “ R. M. Earl, \$3.00; R. R. fare, 80c; hotel, 50c.....	4 30
“ “ M. Gloster, \$3.00; R. R. fare, 50c; hotel, 50c.....	4 00
inspecting jail.....	3 00
Amount carried forward.....	\$38,505 10

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$38,505 10
C. Lazelere,	
For services and expenses as county agent for Cass county:	
visiting Mary Schaelier.....	3 00
livery.....	3 00
Charles M. Merrill,	
For services as prosecuting attorney of Clinton county in supreme court,	
case of People vs. Albert Rouse:	
hearing of case at Lansing, 1 day.....	10 00
expenses traveling to Lansing.....	2 80
hotel.....	50
1½ days, preparing brief.....	15 00
Fairbanks, Morse & Co.,	
For 1 hinge lever and 1 set hose irons.....	13 13
8 bearing steels, \$4.00; 4 platform steels, \$1.60.....	5 60
3 brass thermometers.....	6 00
3 ebony ".....	6 00
1 set platform bearings.....	3 75
R. R. Lansing,	
For inquest on body of Peter Yonkly, at Detroit house of correction.....	21 62
Detroit House of Correction,	
For transferring Thos. Gilchrist to Mich. asylum for insane criminals at	
Ionia:	
fare to Ionia.....	3 70
fare " and return for officer.....	6 40
2 meals.....	1 00
Martin Omara,	
For capture and return of escaped patient Chas. Iahnke.....	37 50
Fulton Iron and Engine Works,	
For 7 valve cups.....	11 80
2 coils ½ sq. rubber packing.....	10 80
Hudson & Symington,	
For 1 table, \$27.00; 1 lounge, \$25.00.....	52 00
24 yds. Wilton carpet, @ \$2.45.....	58 80
21 " border, @ \$2.45.....	51 45
9½ " carpet, @ \$2.45.....	23 28
32½ yds. " @ \$2.45.....	79 63
23 " border, @ \$2.45.....	56 35
Detroit Lead Pipe and Sheet Lead Works,	
For 2-2x16 Walworth radiators.....	17 28
C. Long & Co.,	
For 3 cases W. C. paper.....	45 00
Detroit Electrical Works,	
For 1 brl. sal ammoniac.....	21 61

*December 26, 1888.*

Pay roll of engineers, mechanics, etc., for Dec. ....	1,441 50
John Nagle,	
For services as janitor for Dec. ....	52 00
washing 60 pieces.....	3 00
J. M. Greenfield,	
For services as janitor for Dec. ....	52 00
A. P. Coryell,	
For services as janitor for Dec. ....	52 00
washing 22 pieces.....	1 10
1 doz. tacks.....	50
Amount carried forward.....	\$40,674 20

## BOARD OF STATE AUDITORS.

301

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$40,674 20
M. Bogardus,	
For services as clerk in Adj. Gen. office for Dec.....	50 00
Charles Reeves,	
For services as janitor for Dec.....	52 00
Christian Frey,	
For services as janitor for Dec.....	62 00
William Butters,	
For services as janitor for Dec.....	62 00
washing 96 pieces.....	4 80
Robert Foster,	
For services as janitor for Dec.....	52 00
washing 54 pieces.....	2 70
The Smith Granite Co.,	
For monument for 1st Mich. Infantry.....	1,320 00
“ “ 7th “ “.....	1,320 00
“ “ 16th “ “.....	1,320 00
“ “ 9th Battery.....	970 00
Reygate Granite Works,	
For monument for 5th Mich. Infantry.....	1,320 00
“ “ 24th “ “.....	1,320 00
Hudson & Symington,	
For 1 Smyrna rug.....	5 00
11 yds. Wilton carpet.....	29 15
Lansing Lumber Co.,	
For 224 feet, 4x4.....	4 03
70 “ 1/2x8.....	1 40
50 “ 1/8x8.....	1 00
100 “ 1/2x12.....	2 00
40 “ 3x10.....	80
224 “ 2x12.....	6 27
2,395 “ box lumber, @ 16.00.....	38 32
240 “ sidewalk lumber.....	3 84
32 “ 4x4 oak.....	58
1,000 “ 3x4, “.....	18 00
1,525 “ box lumber.....	24 40
96 “ sidewalk lumber.....	1 53
96 “ 2x4.....	1 72
66 “ 4x4.....	1 19
1,500 “ sidewalk.....	25 50
100 “ “.....	1 70
300 “ box lumber.....	4 80
48 “ 1x12.....	77
725 “ 1x13.....	11 60
80 “ 1x11.....	1 28
300 “ 1x7 1/2.....	4 80
Charles McKrill,	
For washing 90 towels.....	4 50
R. B. Woodard,	
For iron for scales.....	25
pair wrenches.....	3 50
William Wright,	
For amount of contract for decorating State capitol.....	\$20,000 00
by amount paid by State on estimates.....	18,420 00
balance due.....	1,580 00
George K. Grove,	
For washing 24 pieces.....	1 20
Amount carried forward.....	\$50,308 83

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$50,308 83
John Kennedy,	
For washing 57 pieces.....	2 85
Albert Barker,	
For 2,500 feet walnut lumber.....	25 00
Reform School,	
For caning 5 chairs.....	2 80
V. R. Canfield,	
For 133 540-2000 tons coal, @ \$1.28.....	170 60
Daniels & Ellis,	
For 30,519 lb ice.....	24 41
C. Alsdorf & Son,	
For 30 lb anti-kalsomine, \$2.40; 4 brushes, 40c.....	2 80
70 lb " ".....	5 60
2 gal. turpentine.....	1 20
170 lb anti-kalsomine.....	13 60
1 gal. asphalt varnish.....	1 25
3 doz. toilet soap.....	2 25
3 brushes, \$3.00; 1 doz. soap, 75c.....	3 75
2 gal. alcohol, \$5.00; 5 lb whiting, 20c.....	5 20
20 lb anti-kalsomine.....	1 60
M. I. Fuller,	
For conveying child to reform school from Greenville:	
R. R. fare, Greenville to Lansing and return.....	3 05
2 fares for boys.....	3 40
dinner and supper.....	50
1 day's services.....	3 00
Thomas Hill,	
For R. R. fare, Lansing to Detroit and return.....	5 10
making 73 roller towels.....	3 65
John Clear,	
For 7 days, self, man and team, carting ashes.....	28 00
24 loads paper.....	6 00
freight and cartage as per vouchers.....	10 40
Lansing Gas Light Co.,	
For gas consumed in capitol in Dec., 180,400 ft., @ \$2.00.....	360 80
" " old offices in Dec., 3,700 ft., @ \$2.00.....	7 60
W. D. Sabin,	
For 1 set scales.....	4 50
American Express Co.,	
For express.....	3 35
Mich. Bell Telephone Co.,	
For messages for November.....	50
United States Express Co.,	
For express.....	1 15
A. M. Porter,	
For 17 keys.....	1 70
2 lb cap rivets.....	80
Geo. E. Breck & Co.,	
For 3 tack pullers.....	45
James Snow,	
For services and expenses as county agent for Muskegon county:	
case of John Rogers.....	3 00
" Mary Panyard.....	3 00
" Geo. Freeman, \$3.00; R. R. fare, \$1.50.....	4 50
" A. Wright, \$3.00; " \$1.25.....	4 25
" W. Hazekemp.....	3 00
" Lena Burns.....	3 00
" Maggie Goldstein.....	3 00
Amount carried forward.....	\$51,039 44

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$51,039 44
James Snow,	
For case of Mary Connors.....	3 00
" G. A. Eggleston.....	3 00
" A. A. Gage.....	3 00
" Willie Boucher.....	3 00
inspecting jail.....	3 00
".....	3 00
case of Charles Boultz.....	3 00
" Charles Grove.....	3 00
" Olive Cary, \$3.00; R. R. fare, \$1.00; meals, 75c.....	4 75
" Mina Picketts, \$3.00; livery, \$1.50.....	4 50
" Glen Mann, \$3.00; R. R. fare, \$1.00.....	4 00
" Samuel J. Gordon, \$3.00; livery, \$2.50.....	5 50
" Emerson Mason.....	3 00
" Charles Payne.....	3 00
" Pearly Taylor, \$3.00; R. R. fare, \$1.10.....	4 10
" Fred Bowles, \$3.00; livery, \$2.00.....	5 00
" Leonard Olen.....	3 00
" G. A. Williams.....	3 00
" Erwin Hacket, \$3.00; livery, \$2.00.....	5 00
" Mabel Jacobs.....	3 00
" Henry Conner.....	3 00
" Wm. Howell.....	3 00
" Edw. Stephenson.....	3 00
" Fred Taylor.....	3 00
conveying A. Gage and Fred Taylor to reform school:	
fare to Lansing, self and boys.....	10 05
dinner, 75c; return fare, \$3.35.....	4 10
hotel, Grand Rapids, \$1.25, 2 days' services, \$6.00.....	7 25
Thomas Eagan,	
For conveying Tina Schultz from St. Helens to industrial home:	
5 days' time.....	15 00
2 R. R. fares St. Helens to Adrian.....	13 90
1 R. R. fare Adrian to St. Helens.....	6 95
4 meals and 2 beds for child at house of Thos. Eagan.....	1 50
2 breakfasts at Bay City.....	1 00
2 dinners, Detroit.....	80
2 street car fares.....	10
hack fares at Adrian to home.....	1 00
hack fares to hotel.....	25
supper and lodging at Adrian.....	1 00
breakfast at Adrian.....	50
hack to station at Adrian.....	25
dinner and supper at Detroit.....	80
Fannie L. Chaffee,	
For conveying Rettie Ellsworth from Lansing to industrial home:	
fare for self to Jackson.....	1 10
fare for girl from Mason to Jackson.....	75
dinner at Jackson.....	1 00
fare for self and girl, Jackson to Adrian.....	2 70
hack to the home.....	1 00
supper, breakfast and lodging at Adrian.....	1 50
fare from Adrian to Lansing.....	2 40
dinner, Hillsdale, 50c; 2 days' services, \$6.00.....	6 50
Amount carried forward.....	\$51,204 69

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$51,204 69
L. C. Handy,	
For conveying Clarence Andrews from Mancelona to reform school:	
stage fare to Mancelona, 75c; hotel bill, 50c.....	1 25
R. R. fare to Howard City.....	3 50
half " " ".....	1 75
2 breakfasts at Reed City.....	1 00
1 R. R. fare, Howard City to Lansing.....	2 25
half " " ".....	1 15
hotel bill at Lansing.....	2 00
1 fare from Lansing to Howard City.....	2 25
1 " " Howard City to Mancelona.....	3 50
dinner, Reed City.....	50
supper, Mancelona, 50c; stage fare, 75c.....	1 25
3 days' time.....	9 00
Francis McElroy,	
For conveying Albert Bouiman from Lapeer to reform school:	
1 day's services.....	3 00
R. R. fare to Lansing and return.....	3 74
R. R. " " for boy.....	1 04
street car fare, 15c; dinner, 50c.....	65
supper, Durand.....	50
John A. Clark,	
For conveying Wm. and David Crawley from St. Louis to reform school:	
bus fare to R. R.....	25
R. R. fare for self to Lansing.....	2 00
" " Wm. Crawley, \$2.00; for David, \$1.00.....	3 00
dinner for self at Lansing.....	50
R. R. fare, Lansing to St. Louis.....	2 00
supper, Owosso, 50c; 1½ days' time, \$4.50.....	5 00
Charles King,	
For conveying Wm. Guy Truax from Vestaburg to reform school:	
R. R. fare to Lansing and return for self.....	4 25
" " " for boy.....	2 30
one day's services.....	3 00
Mrs. J. H. Wellings,	
For conveying Jennie Bushery from Lansing to industrial home:	
one fare Lansing to Jackson and return.....	2 20
one fare for girl from Mason to Jackson.....	75
dinner for two at Jackson.....	1 00
two fares Jackson to Adrian.....	2 70
hack at Adrian to the home.....	1 00
ticket from Adrian to Jackson.....	1 35
hotel bill, Jackson.....	1 00
2 days' services.....	6 00
conveying Laura Tompkins from Lansing to industrial home:	
ticket from Lansing to Jackson and return.....	2 20
" " " for girl.....	1 10
dinner at Jackson for two.....	1 00
2 tickets Jackson to Adrian.....	2 70
hack from depot to the home.....	1 00
hack from hotel to depot.....	25
supper at Adrian.....	50
hotel bill at Jackson.....	1 00
one fare Adrian to Jackson.....	1 35
two days' services.....	6 00
Amount carried forward.....	\$51,298 42

## BOARD OF STATE AUDITORS.

305

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$51,298 42
J. H. Wellings,	
For conveying Thomas Parsons from Leslie to reform school.....	3 00
fare for boy.....	35
conveying Geo. W. Brown from Mason to reform school.....	3 00
fare for boy.....	35
For conveying Katie Reed from Mason to industrial home:	
ticket from Lansing to Jackson and return.....	2 20
“ for girl from Mason to Jackson.....	75
dinner for two at Jackson.....	1 00
two tickets, Jackson to Adrian.....	2 70
hack from depot to the home.....	1 00
ticket from Adrian to Jackson.....	1 35
lodging and breakfast, Jackson.....	1 00
two days' services.....	6 00
conveying Ida May Cromwell from Lansing to industrial home:	
two fares, Lansing to Adrian.....	4 70
two dinners at Hillsdale.....	1 00
hack at Adrian to the home.....	1 00
supper, lodging and breakfast at Adrian.....	1 50
fare, Adrian to Lansing.....	2 35
2 days' services.....	6 00
conveying Jennie Busherry from Lansing to State industrial home:	
telephone to sheriff at Mason, 30c; hack, Lansing, 50c.....	80
fare, self and girl, Lansing to Adrian.....	4 70
dinner.....	1 00
hack hire, Adrian to the home.....	1 50
hotel, Adrian.....	1 50
fare, Adrian to Lansing.....	2 35
hack, Adrian, 25c; dinner, Jonesville, 50c.....	75
hack, Lansing, 25c; 2 days' services, \$6.00.....	6 25
Albert Miller,	
for conveying Andrew Young from Bay City to reform school:	
R. R. fare for self and boy.....	5 00
hack fare Bay City, 75c; dinner, Lansing, 50c.....	1 25
hack fare, Lansing, 75c; supper, Owosso, 50c.....	1 25
1½ days' time.....	4 50
W. W. Hodge,	
For conveying Frank R. Williams from Van Buren county to reform school:	
R. R. fare South Haven to Paw Paw.....	1 05
½ fare from Covert to Paw Paw.....	40
bus in Paw Paw.....	50
dinner and supper for two in Paw Paw.....	1 40
1½ fare to Lawton from Paw Paw.....	25
1½ “ from Lawton to Lansing.....	3 75
breakfast for two in Jackson.....	1 00
R. R. fare Lansing to Grand Rapids.....	1 95
dinner and supper in “.....	1 00
R. R. Grand Rapids to Grand Junction.....	1 65
lodging and breakfast “.....	80
R. R. fare to South Haven, 30c; one days' time, \$3.00.....	3 30
up all night on account of connection of trains.....	2 00
one days' time.....	3 00
H. S. Kneeland,	
For conveying Irving Root from Wexford county to reform school:	
lodging for self and breakfast for both.....	1 00
1½ fares to Lansing.....	6 60
dinner at hotel.....	50
Amount carried forward.....	\$51,398 67

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$51,398 67
H. S. Kneeland,	
For bill at Chapman House.....	1 00
R. R. fare to Ionia on return.....	1 15
“ “ Cadillac “.....	3 05
2 days' time.....	6 00
James P. Walsh,	
For conveying Carrie Waters, Carrie Savage, and Ellen Freeze from Saginaw Co. to industrial home:	
bus fare for self and prisoners.....	1 00
R. R. fare for self and prisoners.....	16 00
dinner at Romulus.....	1 00
hack at Adrian.....	2 00
supper, lodging and breakfast at Adrian.....	1 50
hack at Adrian.....	25
R. R. fare returning.....	4 00
dinner, Romulus, 50c; bus, East Saginaw, 25c.....	75
2 days, services.....	6 00
Charles Lewis,	
For conveying Laura McQuoron from Eaton Co. to industrial home:	
going to Charlotte to get Judge of Probate approval.....	2 00
fare from Sevastapol to Dimondale for girl.....	1 00
“ “ Dimondale to Adrian “.....	1 15
“ “ “ “ “ for self.....	2 25
dinner at Hillsdale for two.....	50
hack from depot to the home.....	1 00
hotel at Adrian over night.....	1 00
R. R. fare, Adrian to Dimondale.....	2 25
dinner at Hillsdale.....	35
2 days' time.....	4 00
Rolly McIntire,	
For conveying John Sutter from Saginaw Co. to reform school:	
R. R. fare from Saginaw to Lansing.....	3 65
“ “ “ “ “ “ for boy.....	1 85
hack hire, Lansing, 50c; street car, 5c.....	55
dinner, Lansing, 50c; supper, Owosso, 50c.....	1 00
1½ days services.....	4 50
J. W. Holcomb,	
For conveying Russell Pennell from Kent county to reform school:	
one day's time.....	3 00
conveyance at Grand Rapids to see judge of probate.....	50
R. R. to Lansing and return, self.....	3 80
½ fare, Lansing, for boy.....	1 00
hack, 50c; dinner, 50c.....	1 00
W. W. Hodge,	
For conveying Louis A. Straw and Hugo Lang from Van Buren county to reform school:	
2 days' time taking Louis A. Straw to Lansing.....	6 00
R. R. fare, South Haven to Paw Paw.....	1 05
dinner, 40c; R. R. fare for two, Paw Paw to Lansing, \$5.40.....	5 80
supper, lodging and breakfast, Jackson.....	2 50
hack, Lansing, 50c; Lansing to South Haven, \$3.25.....	3 75
dinner at Marshall.....	50
taking Hugo Lang to Lansing, 2 days' time.....	6 00
R. R. fare for two, South Haven to Lansing.....	6 50
2 dinners at Kalamazoo, 80c; hack, Lansing, 50c.....	1 30
supper, lodging and breakfast, \$1.50; hack, 25c.....	1 75
R. R. fare to South Haven, \$3.25; dinner, Marshall, 50c.....	3 75
Amount carried forward.....	\$51,517 62



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount, brought forward.....	\$51,517 62
Elmer C. Lewis,	
For conveying Della Bell Andrus from Wexford county to industrial home:	
two fares to Adrian.....	13 80
“ breakfasts at Cadillac.....	1 00
“ dinners at Saginaw.....	1 00
hack hire to home, \$1.00; hotel bill, \$1.00.....	2 00
R. R. fare, Adrian to Cadillac.....	7 00
lunch, White Pigeon.....	40
hotel, Grand Rapids over night.....	1 50
dinner in Cadillac.....	50
conveyance home.....	2 00
3 days' time.....	9 00
conveying E. Randles to reform school:	
lodging and breakfast, self and boy.....	1 00
two fares to Lansing.....	8 40
dinner, 40c; R. R. fare to Grand Rapids, \$1.95.....	2 35
supper, lodging and breakfast.....	1 50
R. R. fare to Cadillac.....	2 95
dinner, Cadillac, 25c; conveyance home, \$1.50.....	1 75
2 days' time.....	6 00
conveying Helen Kibbie to industrial home:	
expenses taking commitment papers to circuit judge.....	1 50
hotel bill, Cadillac.....	75
R. R. fare, Cadillac to Manton.....	35
two tickets to Adrian.....	14 10
“ breakfasts, Cadillac.....	50
“ dinners, Saginaw.....	1 00
hack hire, Adrian, \$2.00; hotel bill, 75c.....	2 75
R. R. fare, Adrian to Cadillac.....	7 85
hotel, White Pigeon over night.....	75
dinner, Grand Rapids, 50c; supper, Cadillac, 25c.....	75
conveyance home.....	1 50
3 days' time.....	9 00
Moses Middleton,	
For expenses incurred in conveying Clarence L. St. Clair and Walter L. St. Clair from Genesee county to State public school:	
fare from Otisville to Flint.....	45
hotel bill for self and boys, Flint.....	2 00
fare for self, Flint to Coldwater.....	4 05
¼ fare for one boy, Flint to Coldwater.....	2 05
hack for small boy at Lansing.....	25
hack at Coldwater.....	1 50
hotel bill, “.....	2 00
fare from Coldwater to Flint.....	5 15
“ “ Flint to Otisville.....	45
J. P. Sutton,	
For expenses incurred in conveying Mary Pinot from Cheboygan county to the State public school:	
1½ fares to Detroit.....	12 37
2 sleeper berths, \$3.00; 2 breakfasts, Bay City, 75c.....	3 75
2 dinners, Detroit, 75c; 2 suppers, 75c.....	1 50
1½ fares, Detroit to Coldwater.....	5 85
lodging and breakfast.....	1 00
1 fare, Coldwater to Detroit.....	3 90
dinner and supper, Detroit.....	1 00
1 fare, Detroit to Cheboygan, \$3.25; sleeper, \$1.50.....	9 75
bus fare, Detroit, 75c; bus, Coldwater, \$1.00.....	1 75
Amount carried forward.....	\$51,679 34

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$51,679 34
Nettie Cowling,	
For expenses incurred in conveying Charles Sanders and Ellwood Sanders from St. Joseph Co. to State public school:	
R. R. fare.....	2 80
bus fare.....	1 00
hotel bill.....	2 00
James D. Sutton,	
For expenses incurred in conveying Dainty Thatcher, Gracie May Thatcher and Mary Rentshler from Tuscola Co. to State public school:	
1 R. R. ticket from Caro to Detroit.....	3 00
1/2 " " " " " ".....	1 50
4 dinners in Detroit, \$1.50; street car, 20c.....	1 70
1 R. R. ticket, Detroit to Coldwater.....	3 45
1/2 " " " " " ".....	1 75
lunch for four.....	80
lodging and breakfast for four, and dinner for one and bus.....	2 90
1 R. R. ticket, Coldwater to Detroit, \$3.45; street car, 10c.....	3 55
supper, lodging and breakfast, Detroit.....	1 50
R. R. ticket, Detroit to Caro.....	3 00
dinner at Vassar.....	35
W. W. Hodge,	
For expenses incurred in conveying Wila W. Clark and Mabel L. Clark from Paw Paw to State public school:	
R. R. fare from South Haven to Paw Paw.....	1 05
supper, lodging and breakfast, self and children.....	2 50
tickets to Kalamazoo, \$1.30; dinners, \$1.00.....	2 30
hack, Kalamazoo, 50c; tickets to Coldwater, \$3.60.....	4 10
lunch for three in White Pigeon.....	75
hack to school.....	1 00
R. R. fare, Coldwater to South Haven.....	3 00
lodging and breakfast, White Pigeon.....	1 00
dinner, Kalamazoo.....	50
conveying Wm. Allen, John B. Stevens and Dora Stevens to State public school:	
R. R. fare from South Haven to Grand Junction, for Allen boy.....	30
1 1/2 fares back to South Haven.....	45
2 dinners in South Haven.....	60
one and three half tickets to Paw Paw.....	2 65
bus in Paw Paw, 50c; 4 suppers, \$1.20.....	1 70
one and three half tickets, Paw Paw to Kalamazoo.....	1 65
hack, 50c; lodgings and breakfasts, \$2.60.....	3 10
one and three half tickets, Kalamazoo to Coldwater.....	4 50
hack to school, \$1.00; lunch, White Pigeon, 60c.....	1 60
supper, Coldwater, 50c; R. R. to Kalamazoo, \$1.80.....	2 30
lodging and breakfast, White Pigeon.....	1 00
dinner, Kalamazoo.....	50
R. R. fare, Kalamazoo to South Haven.....	1 20
J. P. Shoemaker,	
For expenses incurred in conveying Clarence Taylor from Montcalm county to State public school:	
bill at Greenville.....	1 00
fare to Lansing, \$1.70; dinners, 75c.....	2 45
" Jonesville and return.....	3 00
" Coldwater, ".....	90
supper, " 50c; bill at Jonesville, \$1.25.....	1 75
dinner, Lansing 50c; fare to Fenwick, \$1.55.....	2 05
bill at Ionia, \$1.00; carriage, Coldwater, 50c.....	1 50
Amount carried forward.....	\$51,759 04

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$51,759 04
Asa W. Meech,	
For expenses incurred in conveying Edward Griffin from Kent county to State public school.....	4 91
ticket from Grand Rapids to Coldwater.....	1 00
bus fare, Coldwater.....	25
ticket to Grand Rapids.....	2 80
M. N. Mugan,	
For expenses incurred in conveying Edwin Emeigh from Sanilac county to State public school:	
R. R. fare for self and boy.....	14 65
stage fare, Pt. Sanilac to Carsonville and return.....	1 00
hack hire at Coldwater.....	1 00
meals and hotel bills.....	5 75
cash to the boy.....	25
Asa W. Meech,	
For expenses incurred in conveying Minnie Carroll from Kent county to State public school:	
half fare ticket to Coldwater.....	1 70
hack fare.....	75
Eugene Pringle,	
For services and expenses as prosecuting attorney for Jackson county in supreme court in case of people vs. Chas. Hauck:	
6 days' services preparing brief.....	60 00
1/4 day correcting proof.....	5 00
1/8 " conference with attorney general.....	5 00
1 " argument.....	10 00
expenses at Hudson house, Lansing.....	2 50
1 day preparing supplemental brief.....	10 00
1 day re-argument at Lansing.....	10 00
expenses at Hudson house, Lansing.....	1 00
George F. Robinson,	
For services and expenses as prosecuting attorney for Wayne Co. in supreme court, case of Arthur Machen and James Scanlon:	
R. R. fare, Detroit and return.....	5 10
hotel bill at Hudson house.....	3 00
1/4 day in supreme court.....	5 00
2 days preparing for argument.....	20 00
case of Eugene Burkhardt:	
5 days preparing brief for argument.....	50 00
case of William Howard:	
7 days preparing brief for argument.....	70 00
1 " argument in supreme court.....	10 00
J. H. Wellings,	
For services as Co. agent of Ingham Co. for the year ending January 1, 1889, as per voucher.....	100 00
expenses for same time.....	55 16
-George D. Annis,	
For conveying James Hay from Caro to State reform school:	
bus at Caro.....	50
R. R. fare, self and prisoner, Caro to Lansing.....	6 60
dinner, for self and prisoner.....	50
supper, " " " ".....	50
lodging and breakfast at Lansing for self.....	1 00
dinner and supper returning.....	1 00
hack at Lansing.....	1 00
R. R. fare, Lansing to Caro.....	3 30
3 days' time.....	9 00
Amount carried forward.....	\$52,238 26

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$52,238 26
George D. Annis,	
For conveying James H. Fowler from Caro to State reform school:	
bus at Caro.....	50
R. R. fare, Caro to Lansing, self and prisoner.....	6 60
dinner for self and prisoner.....	50
supper, self and prisoner.....	50
lodging and breakfast at Lansing.....	1 00
dinner and supper, returning.....	1 00
hack at Lansing.....	1 00
R. R. fare, Lansing to Caro.....	3 30
3 days' time.....	9 00
Elmer C. Lewis,	
For services and expenses as county agent for Wexford county:	
visiting Samuel Kelly in Springville township.....	3 00
expenses for team.....	4 00
W. H. Faxon,	
For services and expenses as county agent for Clinton county:	
investigating case of John Young for larceny.....	3 00
one day inspecting jail.....	3 00
R. R. fare, 60c; dinner, 40c.....	1 00
investigating case of Edward Miles, for-assault.....	3 00
one day inspecting jail.....	3 00
R. R. fare, 60c; dinner, 40c.....	1 00
investigating and securing home for Maud Perkins.....	3 00
“ “ “ “ “ George Earl.....	3 00
“ “ “ “ “ Bertha McCormie.....	3 00
“ “ “ “ “ Florence Demmerick.....	3 00
“ “ “ “ “ Frank Hursh.....	3 00
“ “ “ “ “ Ida Parker.....	3 00
“ “ “ “ “ John Burwell.....	3 00
visiting Sophia Lange and Eugene Cosgrove.....	3 00
“ Leo Clark, E. Duman, J. Johnson, C. A. Hosford and L. Gunter.....	3 00
horse and buggy and dinner.....	2 00
visiting Mary Sheley and Zoe McNeal.....	2 00
“ Mary Bailey, Walter S. Allen, S. B. Vivian and George Foe-pender.....	2 50
visiting and investigating home of Chas. Owen.....	3 00
R. R. fare, 60c; dinner, 40c.....	1 00
horse and buggy for visit, S. B. Vivian.....	1 00
investigating and securing home for Sarah Young.....	3 00
“ “ “ “ “ Fred Townsend.....	3 00
“ “ “ “ “ Royal Wells.....	3 00
visiting Joseph Johnson.....	1 50
R. R. fare.....	60
Albert Miller,	
For services and expenses as county agent for Bay county:	
investigating home of James Henry and visiting Gilbert Grovenor and placing him in home.....	3 00
livery hire for above.....	1 00
investigating home of Mr. Fraser and visiting Olive Perkins and placing her in home.....	3 00
livery hire.....	1 00
investigating home of I. R. Hall, and visiting Eva Hodglin and placing her in home.....	3 00
car fare.....	10
investigating home of Abraham Badouis.....	3 00
hack fare at Bay City.....	50
Amount carried forward.....	\$52,346 86

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$52,346 86
Albert Miller,	
For R. R. to and from Pinconning.....	1 00
livery hire at Pinconning.....	1 00
investigating the Mintline home and placing boy.....	3 00
investigating case of Andrew Young.....	3 00
hack fare.....	50
investigating case of John Haynes.....	3 00
hack fare.....	50
investigating home of John Lafferty.....	3 00
hack fare.....	1 00
Thomas Dawson,	
For services and expenses as county agent for Macomb county:	
investigating case of Arthur E. Van Epps.....	3 00
fare, \$2.00; dinner, 50c.....	2 50
inspection of jail.....	3 00
fare, \$2.00; dinner, 50c.....	2 50
investigating case of Burt Austin, Romeo.....	3 00
horse and buggy, \$2.00; hotel, \$1.00.....	3 00
investigating case of Fred Strong, Romeo.....	3 00
horse and buggy, \$2.00; hotel bill, \$1.75.....	3 75
case of Wm. Snay, Mt. Clemens.....	3 00
fare, \$2.00; telephoning, 30c.....	2 30
inspection of jail.....	3 00
fare, \$2.00; dinner, 50c.....	2 50
case of Ida Bell Hotelling.....	3 00
horse and buggy and dinner.....	1 75
visiting and investigating case of Albutus Turner and Philo Widrig.....	3 00
R. R. fare, two trips.....	2 00
horse and buggy.....	2 50
investigating home for Allen Gordon.....	3 00
" complaint against F. Gardner.....	3 00
horse and buggy and hotel bill.....	2 00
J. W. Holcomb,	
For services and expenses as county agent for Kent county:	
investigating case of Ernest Lambert, Martin Walters and Chris Schlossberger.....	3 00
investigating case of James Coby, Gilbert McDonald and Albert Vanderwand.....	3 00
investigating case of Leonard Van Tassel.....	3 00
" " Mary Flack.....	3 00
" " John T. Wilts.....	3 00
" " Frank McCarthy.....	3 00
expenses.....	3 00
visiting Burt Carr.....	3 00
expenses.....	2 70
Jacob Walton,	
For services and expenses as county agent for Cheboygan county:	
examining application of Frank Johnson for indenture of Rosella Cadott.....	3 00
visit, Frank Johnson in Rosella Cadott case.....	3 00
livery hire.....	2 00
visit to Joseph Martin.....	3 00
livery hire.....	1 00
visiting Willie Phillips, \$3.00; livery, \$1.00.....	4 00
" Willie Dunkel, \$3.00; stage fare, \$2.75.....	5 75
finding home for Arthur Horton.....	3 00
" " Katie Collins.....	3 00
" " Raymond March.....	3 00
Amount carried forward.....	\$52,475 11

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$52,475 11
<b>D. B. Greene,</b>	
For services and expenses as Co. agent for Washtenaw Co:	
examination of Charles Curtis.....	3 00
"    "    Ralph Hicks and Everet Rheer.....	3 00
horse hire.....	2 00
examination of Bertha N. Morgan.....	3 00
horse hire.....	2 00
examination of Robert Stoll, \$3.00; horse hire, \$2.00.....	5 00
inspecting jail, \$3.00; horse hire, \$2.00.....	5 00
examination of Stephen Harvey.....	3 00
"    "    Geo. Johnson, \$3.00; horse hire, \$2.00.....	5 00
"    "    Allen Webb, \$3.00; "    "    \$2.00.....	5 00
investigating Warren Conklin, \$3.00; horse hire, \$2.00.....	5 00
<b>J. Ward Davis,</b>	
For services and expenses as county agent for Antrim Co.:	
examination of Isaac Wood, Herbert Wood, Charles Wallace, Frank Beer, Fred Aslett, and Howard Russell.....	3 00
visiting Hattie Forest, indentured.....	6 00
examination of R. Davey.....	3 00
"    "    Clarence Andrews.....	3 0c
<b>Francis McElroy,</b>	
For services and expenses as county agent for Lapeer Co.:	
visiting Martin Sweet and Albert Wilber.....	3 00
horse and buggy.....	1 50
visiting home of Chas. Cooley to see Albert Miller.....	3 00
"    Frank Richardson, \$3.00; dinner and feed, 50c.....	3 50
horse and buggy for above.....	2 00
examining home of Frank Luce.....	1 50
visiting home of Andrew Walling.....	1 50
horse and buggy.....	1 00
investigation in case of Albert Bouman.....	3 00
horse and buggy.....	1 50
investigation of six boys charged with breaking in school house and destroying property.....	3 00
horse and buggy for above.....	1 50
investigating case of John Elliott.....	3 00
"    "    Barney Hinds.....	3 00
R. R. fare to Otter Lake and return, 80c; dinner, 25c.....	1 05
inspecting jail.....	2 00
investigating case of Frederick Judd.....	3 00
<b>Edward Erskine,</b>	
For services and expenses as county agent for Presque Isle county:	
visit to Fred Cole.....	3 00
"    "    James B. Gilbert.....	3 00
inspector of jail.....	3 00
<b>David P. Beebe,</b>	
For services as county agent for Kalkaska county:	
inspecting county jail.....	3 00
<b>John W. Nickeson,</b>	
For services and expenses as county agent for Lake county:	
R. R. fare to Nirvania.....	20
investigating cases of Robert Anderson, John Avery, John Bush and Milo Decker.....	3 00
return R. R. fare.....	20
<b>Jacob Walton,</b>	
For services and expenses as county agent for Cheboygan county:	
visiting county jail, $\frac{1}{2}$ day.....	1 50
"    "    " $\frac{1}{2}$ ".....	1 50
Amount carried forward.....	\$52,587 56

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$52,587 56
<b>Jacob Walton,</b>	
For visit to Wolverine, examining petition for return of Almira P. Briggs	3 00
visit and examining petition for return of J. Briggs.....	3 00
R. R. fare and hotel bill.....	1 75
<b>Thomas Carney,</b>	
For services and expenses as county agent for Otsego county:	
visit to Rosa Haynes.....	3 00
“ find Rosa Haynes when she ran away.....	3 00
going after Rosa Haynes, by order of superintendent.....	3 00
board of Rosa Haynes, Aug. 6, to Oct. 11.....	9 00
visit to Hattie Bronson.....	3 00
“ John McGraw.....	3 00
“ Henry Garner.....	3 00
finding home for Henry Garner.....	3 00
postage and stationery.....	1 00
<b>Franklin Wells,</b>	
For services and expenses as county agent for St. Joseph county:	
investigating case of George Argus.....	3 00
R. R. fare to Sturgis and return.....	60
dinner, 50c; horse keeping, 25c.....	75
horse and buggy to White Pigeon.....	1 00
investigating 4 applications.....	3 00
R. R. fare to Sturgis and return.....	85
dinner and supper at Sturgis.....	1 00
telephone, 30c; horse and buggy, White Pigeon, \$1.50.....	1 80
investigating and placing Fanny B. Hoppy.....	3 00
“ case of John Keddy.....	3 00
horse and buggy.....	1 00
investigating case of Edward Spring.....	3 00
horse and buggy.....	1 50
investigating Fanny B. Hoppy and Willie Thompson.....	3 00
horse and buggy.....	1 50
investigating application of W. J. Miller.....	3 00
horse and buggy to Centerville.....	1 00
case of Henry Lisson, Burr Oak.....	3 00
R. R. fare to and from Sturgis.....	85
hack, 25c; hotel bill, \$1.50.....	1 75
livery.....	1 50
case of Willis Bouty.....	3 00
R. R. fare to Burr Oak and return.....	1 40
lunch, White Pigeon, 15c; hotel, Burr Oak, \$1.00.....	1 15
inspecting jail at Centerville.....	3 00
livery, \$1.50; hotel bill, Centerville, 75c.....	2 25
case of A. Rodgers.....	3 00
horse and buggy to White Pigeon.....	1 00
case of Edward Hinckle.....	3 00
R. R. fare to Colon and return.....	1 25
breakfast and dinner at Colon.....	1 00
case of Rosa May Bowersox.....	3 00
R. R. fare to and from Centerville.....	65
breakfast and dinner, Centerville.....	1 00
inspecting jail.....	3 00
livery and hotel bill.....	2 25
<b>Joseph M. Fuller,</b>	
For services and expenses as county agent for Montcalm Co.:	
investigating case of Geo. W. Hills.....	3 00
R. R. fare, Stanton to McBride and return.....	1 40
telephone, 60c; hotel bill over night, \$1.00.....	1 60
Amount carried forward.....	\$52,701 36

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$52,701 36
Joseph M. Fuller,	
For investigating case of Elmer Sutton.....	3 00
"      "      " Alvin Wagers and Wm. G. Truax.....	3 00
R. R. fare, Greenville to Vestaburg and return, \$2.85; hotel, 50c.....	3 35
investigating case of Freddy Bunker and Chas. Glotz.....	3 00
hotel bill, over night at Edmore.....	1 00
investigating case of Frank Doran and Fred Galloway.....	3 00
livery hire.....	1 00
investigating case of Frank C. Massie.....	3 00
visiting Herbert Harrington, indentured.....	3 00
R. R. Greenville to Howard City and return.....	1 00
livery hire.....	1 50
investigating case of Kitty Bates.....	3 00
R. R. fare, Greenville to Stanton and return.....	1 90
Elmer C. Lewis,	
For services and expenses as county agent for Wexford county:	
investigating case of Helen Kibbie.....	3 00
expense of team.....	1 50
hotel bill.....	1 00
investigating case of Irving Root.....	3 00
expense of team.....	1 50
hotel bill.....	1 00
investigating case of Esker Randles.....	3 00
team, \$1.50; hotel at Cadillac.....	2 50
investigating case of Della Wilds.....	3 00
expense of team, \$3.00; hotel, \$2.00.....	5 00
R. H. Osborn,	
For services and expenses as county agent for Houghton county:	
visiting Mary Morris, \$3.00; R. R. fare, \$1.00.....	4 00
"      "      " \$3.00; " \$1.10.....	4 10
investigating case of Frederic Pantera.....	3 00
"      "      " Frank Betzler, Frank Gardner, William Iresize,	
Thos. Eddy and Elmer Newberg.....	3 00
investigating case of Geo. Mead and Jno. J. Smith.....	3 00
livery.....	1 25
visiting jail, \$3.00; R. R. fare, \$1.25; dinner, 50c.....	4 75
investigating case of James Fry.....	3 00
"      "      " Jno. Harrington and Thos. Daley.....	3 00
dinner, 50c; livery, \$1.00.....	1 50
investigating case of Anna Gartman.....	3 00
"      "      " William J. Fry, William Yates and John Malvey.....	3 00
"      "      " Thos. Morgan and R. Trezona.....	3 00
"      "      " Charles Mitchell, George Goggin and Matt	
Fred.....	3 00
dinner, 50c; livery, \$1.00.....	1 50
visiting jail, \$3.00; R. R. fare and dinner, \$1.40.....	4 40
investigating cases of John Lakoskey, George Lakoskey, Thos. H.	
Bennett, Jesse Martin, John Curtis, Edward Tobin, Ignate Thre-	
nach, William Gray, Louis Hall, Richard Hoffman and William	
Munro.....	3 00
investigating case of Joseph Johnson.....	3 00
"      "      " William Connors.....	3 00
"      "      " William Gaulette.....	3 00
"      "      " Arthur Rossbach.....	3 00
R. R. fare.....	1 00
visiting jail, \$3.00; R. R. fare, \$1.10; dinner, 50c.....	4 60
"      "      " \$3.00; " \$1.10; " 50c.....	4 60
Amount carried forward.....	\$52,830 31



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$52,830 31
J. G. Goss,	
For 1 American flag, 9x18, for house.....	15 75
1 " " 8x16, for senate.....	14 00
A. O. Cady,	
For expenses incurred in transferring John Nelson, an insane convict, to asylum for insane criminals at Ionia:	
R. R. fare.....	6 75
F. H. Skinner,	
For transportation of three insane convicts, guard Bullock and myself, from Jackson prison to Ionia insane asylum, and guard Bullock and self to return:	
hack fare, prison to depot.....	1 25
R. R. fare, Jackson to Lansing.....	5 50
" Lansing to Ionia.....	5 75
return R. R. fare, Ionia to Lansing.....	2 30
" " Lansing to Jackson.....	2 20
supper at Lansing.....	1 00
lunch.....	1 50
Detroit Lead Pipe and Sheet Lead Works:	
For 3 marble tops for radiators, 8½, @ 90c.....	7 65
3-½ W. W. N. P. rad. air valves, @ 70c.....	\$2 10
60 per cent off.....	1 26
box.....	84
3 ea. ¾ and 1 in. rad. valves with caps.....	\$30 00
60 per cent off.....	18 00
	12 00
4 14 lb. P. O. basins (for metal plug) @ \$1.50.....	\$6 00
50 per cent off.....	3 00
box.....	25
P. F. Corbin,	
For 14 keys, @ \$1.25 per doz.....	1 46
12 " @ " ".....	1 25
12 " @ " ".....	1 25
James Metcalf,	
For 2 rugs @ \$4.25.....	8 50
8½ yards opaque, @ 35c.....	3 04
4 spring fixtures, @ 30c.....	1 20
4 making, @ 20c.....	80
John P. Fiske,	
For ½ dozen Niagara gas burners, @ \$10.00.....	5 00
1 " No. 2 Rochester chimneys.....	85
4 " 7 gas chimneys @ 40c.....	1 60
1 " nickel steel cups.....	2 75
4 " H. P. tumblers @ 50c.....	2 00
4 " 10 ring shades, @ \$3.50.....	7 00
2 " 5x7½ gas globes, @ \$3.00.....	6 00
cask and cartage.....	75
Newcomb Endicott & Co.,	
For 18 towels, @ 50c.....	9 00
4 dozen towels, @ \$2.85.....	11 40
179 erash, @ 17½.....	31 32
18¾ hwck, @ 22c.....	4 13
18 hwck, @ 25c.....	4 50
Amount carried forward.....	\$53,014 35

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

October 31, 1888.

Amount brought forward.....	\$53,014 35
John R. Brown,	
For expenses incurred in transferring Joseph Rogers, an insane criminal from the eastern asylum to Michigan asylum for insane criminals:	
R. R. fare for patient, Pontiac to Ionia.....	2 95
" " " two attendants, Pontiac to Ionia and return.....	10 60
Hezekiah Brown,	
For services and expenses as county agent for Osceola county:	
balance on services for 1888 as per voucher.....	25 00
expenses for 1888.....	22 35
J. C. Townsend,	
For services and expenses as county agent for Midland county:	
balance on services for 1888 as per voucher.....	63 00
expenses for 1888 as per voucher.....	51 00
George G. Briggs,	
For expenses as chairman of Gettysburg monument commission:	
cash for telegram Smith Granite Co.,.....	68
" " " J. Frank Hunton.....	1 15
frame and cloth for designs.....	1 35
telegram Smith Granite Co.,.....	1 25
" " " ".....	74
" Mitchell Granite Works.....	35
express charges on designs returned.....	2 55
expenses making awards to contractors, room rent, fuel, gas, making boxes, re-shipping specimens, etc.....	35 00
expenses of trip to Chicago to arrange contract for bronze work.....	25 00
stationery.....	7 50
telegram Ryogate Granite Works.....	60
letter case.....	50
postage stamps.....	2 00
express to Chicago design State coat of arms.....	50
postage stamps.....	25
cloth tracing of monument designs.....	6 75
trip to Chicago to examine model for bronze coat of arms.....	20 00
typewriter copies monument inscription.....	3 00
" " " " correction.....	75
telegram J. W. Vanderslugg, Phila.....	50
trip to Ryegate, Vt., Westerly, R. I., Boston and Chicago, to examine work in progress.....	100 00
postage stamps.....	2 00
stationery.....	1 00
telegram Ryogate granite works.....	70
" " " ".....	75
trip to Gettysburg to examine work, determine position, bring monument, etc.:.....	
R. R. pass part way.....	35 00
stationery.....	2 75
letter case.....	50
Geo. W. Crawford,	
For expenses as member of Gettysburg monument commission:	
R. R. fare to Detroit and return.....	10 90
expenses at Detroit hotel.....	5 00
R. R. fare to Grand Rapids and return.....	3 05
6 days' hotel bill.....	18 00
Peter Lennon,	
For expenses as member of Gettysburg monument commission:	
livery hire from Lennon to Durand.....	2 00
Amount carried forward.....	\$53,481 32

## BOARD OF STATE AUDITORS.

317

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$53,481 32
Peter Lennon,	
For car fare from Durand to Grand Rapids and return.....	4 85
hotel bill, Durand.....	1 00
hack to hotel and return.....	35
hotel bill, Morton house.....	17 75
livery hire from Durand to Lennon.....	2 00
telegraph to Col. Briggs.....	50
livery from Lennon to Durand.....	2 00
car fare, Durand to Grand Rapids and return.....	5 08
hotel bill.....	1 00
Calvert Lith. & Engraving Co.,	
For lithographing 7 reams, 16x21, 24-lb., furnished by R. & B. Co., into	
notary public commissions.....	20 00
Wexford County,	
For legal expenses in contest between Wexford and Lake counties as to	
the residence of Fred Drona, an indigent insane person:	
serving papers on Lake Co.,.....	7 00
witness fees.....	2 00
<i>January 30, 1889.</i>	
Pay roll, engineers, mechanics, etc., for Jan.....	1,462 50
John Nagle,	
For services as janitor for Jan.....	54 00
washing 60 pieces.....	3 00
William Butters,	
For services as janitor for Jan.....	62 00
washing 105 pieces.....	5 25
A. P. Coryell,	
For services as janitor for Jan.....	54 00
washing 33 pieces.....	1 65
J. M. Greenfield,	
For services as janitor for Jan.....	62 00
Frank T. Albright,	
For services in charge of legislative stationery for Dec. and Jan., 32 days	
@ \$3.00.....	96 00
Robt. Foster,	
For services as janitor for Jan.....	54 00
washing 54 pieces.....	2 70
M. Bogardus,	
For services as clerk in Adj't. Gen'l. office for Jan.....	25 00
Christian Frey,	
For services as janitor for Jan.....	62 00
Charles Reeves,	
For services as janitor for Jan.....	62 00
Gettysburg Battlefield Monumental Association,	
For amount of contract with the State of Michigan as provided by Sec. 3	
Act. 215 laws of 1887.....	\$2,500 00
less amount heretofore received.....	2,000 00
	500 00
F. B. Egan,	
For R. R. fare to Detroit, Ann Arbor, Battle Creek, Kalamazoo, Three	
Rivers, Grand Rapids and Lansing, obtaining signatures of electors	
to credentials of messenger to Washington.....	12 55
hotel expenses, \$6.50; hacks and bus, \$2.25.....	8 75
Reygate Granite Works,	
For amount of enclosed detailed bill.....	4,910 00
John Kennedy,	
For washing 72 pieces.....	3 60
Amount carried forward.....	\$80,935 85

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward .....	\$60,985 85
W. C. Van Loo,	
For conveying R. F. Clark to reform school from Big Rapids:	
hack, 50c; R. R. to Lansing, \$2.90 .....	3 40
hack to school, 50c; dinner, 50c .....	1 00
R. R. Lansing to Big Rapids .....	2 90
" for boy to Lansing .....	1 45
hack, 25c; 1 day's time, \$3.00 .....	3 25
R. B. Woodard,	
For iron for shelf .....	1 50
12 dust pan handles .....	3 00
2 bars, \$3.00; 1 poker, \$2.50 .....	5 50
1 rake head .....	1 50
4 drills .....	60
drilling .....	25
bolts .....	40
B. P. Richmond,	
For cleaning time clock to safe .....	4 00
repairing mantel clock .....	1 00
Philo Parsons,	
For R. R. fare to Boston and return .....	32 00
expenses in Boston examining work .....	80 00
fare to New York .....	5 00
expenses, board, etc., in New York .....	81 60
" in New York examining work to decide about artist .....	13 74
telegram—D. C. French .....	50
mounting 4 photographs .....	1 65
F. Cardonis, for plaster cast of Jones bust for artist .....	25 00
charges on models to Concord .....	5 90
telegram—D. C. French .....	1 00
cable despatch, " \$3.74; postage, \$2.00 .....	5 74
Charles McKrill,	
For washing 107 pieces .....	5 35
Abner Brown,	
For 300 file sticks for senate and house .....	90
Ferry & Butts,	
For 1 mirror for senate .....	2 00
1 mirror for house .....	2 25
Thomas Hill,	
For R. R. fare, Lansing to Detroit and return, on account of supplies for State Capitol .....	5 10
George K. Grove,	
For washing 24 towels .....	1 20
B. P. Richmond,	
For repairing clock in carpenter shop .....	1 00
" " in commissioner of labor office .....	1 00
James Millard,	
For putting new halyards on flag staff at north end of capitol building .....	5 00
B. F. Simons,	
For 9 carpet sweepers, @ \$3.15 .....	28 35
3 " @ \$3.15 .....	9 45
John Clear,	
For 13 loads paper .....	3 25
Henry Orth,	
For conveying William Stephens, Willie Hursh and Freeman Pierce from Clare county to reform school:	
R. R. fare, 4 tickets from Clare to Lansing .....	7 70
hack at Lansing .....	75
hotel, Lansing, supper and lodging .....	1 00
Amount carried forward .....	\$61,342 03

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

August 29, 1888.

Amount brought forward.....	\$61,342 03
Henry Orth,	
For 1 ticket, return to Clare.....	3 05
2 meals at restaurant.....	70
3 days' time.....	9 00
J. E. Beal,	
For 1 day's services as presidential elector.....	3 00
mileage from Ann Arbor to Lansing and return.....	15 20
C. Alsdorf & Son,	
For 10½ lbs. putty, @ 4c.....	42
30 lbs. anti-kalsomine, @ 8c.....	2 40
1 gal. asphaltum.....	1 25
30 lbs. anti-kalsomine, \$2.40; 2 gal. turpentine, \$1.20.....	3 60
1 dozen whisk brooms, \$2.00; 15 lbs. putty, 60c.....	2 60
3 lbs. gum shellac, @ 40c.....	1 20
6 lbs. Putz pomade metal polish.....	2 40
2 gal. alcohol, \$5.00; 19 lbs. putty, 76c.....	5 76
1 lb. lump pumice stone.....	15
2 dozen toilet soap, \$1.50; ½ dozen whisk brooms, \$1.13.....	2 63
3 hat brushes.....	75
½ dozen combs, 87c; ½ dozen hair brushes, \$6.00.....	6 87
½ dozen paste brushes.....	25
4 dozen toilet soap.....	3 00
2 " " " \$1.50; 6 whisk brooms, \$1.12.....	2 62
5 feather dusters, \$7.50; ½ dozen combs, 88c.....	8 38
½ dozen hair brushes, \$6.00; ½ dozen cloth brushes, \$3.00.....	9 00
½ dozen paste brushes.....	25
5 " toilet soap.....	3 75
A. M. Emery,	
For 3 index books.....	1 00
5 qr. blank book.....	75
2 blank books.....	2 80
W. Raplee,	
For repairing calendar clock for auditor general's office.....	2 00
calendar clock for supreme court room.....	10 00
John Clear,	
For 6 days, self team and man carting ashes.....	24 00
cartage and freight as per voucher.....	2 94
J. Stahl,	
For 4 brass flint bolts.....	40
2 gal. wood varnish.....	5 00
½ dozen thermometers.....	2 13
4 balls twine, 40c; 3 lbs. glass, 28x48, \$4.80.....	5 20
4 qr. sand paper, \$1.00; 1 lt. glass, 28x52, \$1.60.....	2 60
3 B. brooms.....	90
2 gal. wood varnish. @ \$2.50.....	5 00
9½ lb. cast steel, \$1.43; 2½ lbs. brass wire, \$1.25.....	2 68
4 lights glass, D, 16x32, @ 42c.....	1 68
3 " " " 18x38, cut, @ 63c.....	1 89
6 Yale drawer locks.....	4 00
4½ joints R. pipe.....	2 25
1 R. elbow.....	50
8 joints common pipe, @ 20c.....	1 60
1 " elbow.....	25
1 collar.....	10
labor, setting up stoves and blacking.....	2 25
2 bolts, ½x13, 12c; 2 drill butts, 45c.....	57
4 bolts, ½x11.....	20
Amount carried forward.....	\$61,512 95

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$61,512 95
1 keg 8c steel nails.....	2 50
7 lbs. strap hinges.....	56
12½ lbs. Manilla rope, @ 15c.....	1 88
18½ days labor of tinner on roof, @ \$2.75.....	50 88
6½ " " " helper " " @ \$1.75.....	11 38
58½ lbs. solder, @ 25c.....	14 63
77½ lbs. copper, @ 35c.....	26 04
8 bushel charcoal, @ 15c.....	1 20
trimming 18 sheets copper, @ 15c.....	2 70
1 gro. screws, 2¼x18.....	1 16
1 " " 2x18.....	1 08
4 bolts, ½x13, 24c; 50 lbs. white lead, \$3.50.....	3 74
8 lagg screws and washers.....	40
2 transom lifters, \$1.50; 25 lbs. wire brads, \$1.50.....	3 00
1 keg 16c wire nails.....	3 50
1 patent door spring, \$2.00; 1 padlock, 25c.....	2 25
1 bottom galvanized tank.....	1 00
1 keg 6-penny wire nails, \$4.00; 2 gal. wood varnish, \$5.00.....	9 00
1½ lbs. rubber packing, 45c; 1 lock, 35c.....	80
1 keg 8-penny nails.....	2 50
2 granite water pails, @ \$1.60.....	3 20
6 paper tacks, 25c; 6 door bolts, 60c.....	85
1 gro. ½x5 screws.....	18
4 " 1½x12 " @ 36c.....	1 44
3 gro. 1x10 screws, @ 32c.....	96
1 roll picture wire, 20c; 3½ lb sash cord, \$1.32.....	1 52
1 doz. pr. spring hinges.....	1 50
½ doz. hooks, 30c; 2 lb ¾ washers, 25c.....	55
2 ¾ Morris drill bitta, @ 45c.....	90
3 lts. glass 14x22.....	45
2 " " 14x28.....	50
13 " " 8x10, @ 4c.....	52
2 ¾ Morris drill bitta, @ 45c.....	90
1095 lb flat iron for roof, @ 2½c.....	27 48
paid for drilling holes.....	4 50
cartage.....	50
24 ½ inch plow bolts, @ 3c.....	72
98 bolts ¾x11, @ 2½c.....	2 38
12½ lb copper, \$4.38; 18½ lb solder, \$4.63.....	9 01
1 sheet tin 20x28, 20c; 1 can cement, 75c.....	95
4 bush. charcoal, @ 15c.....	60
65 hours labor for Walter, @ 30c.....	19 50
" " " " helper, @ 20c.....	13 00
1000 brass head tacks.....	1 50
6 tin pails, 90c; 2 ice picks, 50c.....	1 40
1 doz. Russia iron dust pans.....	6 00
3 copper coolers, @ \$2.25.....	6 75
11½ lb galv. iron water tanks, @ 20c.....	2 30
¼ doz. thermometers.....	75
1 spool wire.....	05
½ doz. thermometers, @ \$4.25.....	2 12
¼ doz. " @ \$4.75.....	1 18
42 ft. weather strips, @ 8c.....	3 36
2 gal. iron pails made to order.....	2 50
Reform School,	
For caning 3 Oswego lib. seats, @ 65c.....	1 95
" 2 bent rim office seats, @ 65c.....	1 30
" 2 Eng. cott seats, @ 50c.....	1 00
" 1 large office seat.....	65
Amount carried forward.....	\$61,778 08

## BOARD OF STATE AUDITORS.

321

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....		\$61,778 08
Lansing Water Works,		
For water used during December and January, 1889.....		200 00
Lansing Wheelbarrow Co.,		
For ½ dozen L. H. shovels.....		3 00
Lansing Electric Light and Power Co.,		
For electric light from October 15, '88, to January 15, '89:		
3 lt. lamps 1 qr., @ \$85.00 per year each.....		63 75
E. F. Cooley,		
For 12 ¼ C. I. Ells @ 9c.....	\$1 08	
70 per cent off.....	75	
	\$0 33	
1 ¾ guide.....	15	
		48
6 ¾ mal. caps, @ 8c.....	\$0 48	
65 per cent off.....	31	
		17
1 gross 5 ft. batewing tips.....		1 25
12 lt. chandelier, No. 3,102.....	\$5 50	
1 S. S. polisher gold bracket and 1 polished gold bracket		
back.....	1 00	
2 argand burners.....	1 20	
		7 70
16 6 ft. ¾ gas pipe @ 2c.....	\$0 33	
2 10 argand shades, @ 35c.....	70	
2 10 shade holders, @ 18c.....	36	
		1 39
½ gross E. H. tips, @ \$1.25.....		67
1 14 P. O. Basin.....		1 00
5-16 lb. empire packing, @ 40c.....		13
12 ft Mohair tubing, @ 20c.....		2 40
6 ft. silk tubing, @ 25c.....		1 50
Lansing Gas L. Co.,		
For gas consumed in capitol for January, 522,500 feet, @ \$2.00.....		1,045 00
For " " " old offices for January, 4,200 feet, @ \$2.00.....		8 40
V. R. Canfield,		
For 180 1300-2000 tons grate coal, \$1.28.....		231 23
4 1000-2000 tons coal, @ 7.25.....		32 63
carrying up stairs.....		1 12
4 tons coal, \$7.25.....		29 00
carrying up stairs.....		3 00
B. F. Simons,		
For 107½ yards body Brussels carpet, made and laid, @ \$1.45.....		155 88
2 spools carpet thread, @ 30c.....		60
3¾ yards Brussels carpet, made and laid, @ \$1.45.....		5 45
American Express Co.,		
For express.....		1 05
Mich. Bell Telephone Co.,		
For messages for December.....		1 80
Telegraph and Telephone Const. Co.,		
For rent of 12 telephones from Jan. 1 to April 1, 1889.....		119 00
United States Express Co.,		
For express.....		70
H. D. Edwards & Co.,		
For 2 1-12 doz. ½ lb No. 9 treads, @ \$11.25.....	\$23 44	
20 per cent off.....	4 68	
		18 76
Amount carried forward.....		\$63,715 14

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$63,715 14
W. S. Wormer & Sons,	
For 12-3lb rubber valves, @ 40c.....	4 80
12 No. 4 valve springs, @ 12c.....	1 44
James Metcalf,	
For 1 body Brussels rug, 10 $\frac{1}{4}$ x12 ft.....	27 50
52 yards opaque, @ 35c.....	18 20
13 spr. fixtures, @ 75c.....	9 75
13 making, @ 20c.....	2 60
Roehm & Son,	
For 1 clock for treasurer's office.....	38 00
1 " supreme court.....	46 00
extra for change of dial.....	3 50
Frank M. Thurman,	
For holding inquest on body of Charles F. Durkee at State prison as per voucher.....	12 12
The A. B. Turner Co.,	
For publishing proposals for printing, etc., 4 folios, D. and 6 W.....	9 80
A. E. Wing,	
For expenses incurred transferring insane convict McCarthy from State prison to asylum for insane convicts at Ionia:	
fare of convict from Jackson to Ionia.....	2 25
" self Jackson to Lansing and return.....	2 00
" " Lansing to Ionia and return.....	2 05
meal, Ionia, 25c; meal, Lansing, 25c.....	50
James Curry,	
For holding inquest on body of Joseph Herman, an inmate of the asylum for insane criminals, as per voucher.....	21 25
James M. Turner,	
For 1 day's services as presidential elector.....	3 00
E. F. Grabbil,	
For 1 day's services as presidential elector.....	3 00
mileage Greenville to Lansing and return, 120 miles.....	12 00
Edward Burk,	
For 1 day's services as presidential elector.....	3 00
mileage Detroit to Lansing and return, 170 miles.....	17 00
Isaac Cappon,	
For 1 day's services as presidential elector.....	3 00
mileage Holland to Lansing and return, 180 miles.....	18 00
Don. J. Leathers,	
For 1 day's services as presidential elector.....	3 00
mileage Grand Rapids to Lansing and return, 130 miles.....	13 00
John S. Thomson,	
For 1 day's services as presidential elector.....	3 00
mileage Port Sanilac to Lansing and return, 318 miles.....	31 80
Harry P. Merrill,	
For 1 day's services as presidential elector.....	3 00
mileage Bay City to Lansing and return, 154 miles.....	15 40
J. W. French,	
For 1 day's services as presidential elector.....	3 00
mileage Three Rivers to Lansing and return, 212 miles.....	21 20
Richmond Kingman,	
For 1 days' services as presidential elector.....	3 00
mileage, Battle Creek to Lansing and return, 90 miles.....	9 00
Perry Hannah,	
For 3 days' services as presidential elector.....	9 00
mileage, Traverse City to Lansing and return, 300 miles.....	30 00
Wellington W. Cummer,	
For 1 days' services as presidential elector.....	3 00
mileage, Cadillac to Lansing and return, 326 miles.....	32 60
Amount carried forward.....	\$64,155 90



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$64,155 90
<b>C. D. Blanchard,</b>	
For expenses incurred in conveying Samuel Solomon and Joseph Solomon from Marquette to State public school:	
R. R. fare, Marquette to Coldwater, for self.....	16 55
R. R. fare, 2 children, half fare for each.....	16 55
supper for children and self.....	1 20
sleeping car " " ".....	3 00
breakfast " " ".....	1 20
lunch " " ".....	75
porter's fee.....	50
supper and transfer at Sturgis.....	1 70
hack at Coldwater to school.....	1 00
hotel bill, ".....	2 50
bus fare " to depot.....	25
breakfast and transfer at Sturgis.....	75
R. R. fare, Coldwater to Marquette.....	16 55
dinner, 50c; sleeping car, \$1.50.....	2 00
supper.....	50
breakfast, 50c; porter's fee, 25c.....	75
<b>John W. Finch,</b>	
For expenses incurred in conveying Eddie Clark from Adrian to State public school:	
hack at Adrian.....	50
fare to Coldwater and return.....	2 70
hack at Coldwater.....	1 00
hotel bill ".....	1 00
<b>C. H. West,</b>	
For expenses incurred in conveying Clyde Fowler, Arthur Cuthburt and Arthur Blackburn from Kalamazoo to State public school:	
2 fares to Coldwater.....	3 60
hack fare from depot to school.....	1 00
hotel bill over night.....	1 50
fare, return to Kalamazoo.....	1 80
<b>W. Diekema,</b>	
For expenses incurred conveying James Konning and Peter Konning from Ottawa county to State public school:	
R. R. fare from Hull to Grand Rapids, self and children.....	1 50
bus, Grand Rapids.....	50
breakfast at Grand Rapids.....	1 00
R. R. fare, Grand Rapids to Coldwater.....	5 55
dinner for self and 2 boys.....	1 00
bus from depot to school.....	75
supper for self, Coldwater.....	40
R. R. fare, Coldwater to White Pigeon.....	1 05
lodging, White Pigeon.....	50
R. R. fare, White Pigeon to Allegan.....	1 75
meal at Allegan.....	50
R. R. fare, Allegan to Holland.....	70
<b>D. C. King,</b>	
For expenses incurred in conveying Hattie Harris and William Harris from Morley to State public school:	
R. R. fare.....	11 13
hotel expenses.....	3 30
<b>W. H. Rand,</b>	
For expenses incurred in conveying Ethel I. Krebs from Eaton county to State public school:	
R. R. fare to Eaton Rapids and return.....	55
" from " to Coldwater.....	3 60
Amount carried forward.....	\$64,268 53

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$64,263 53
W. H. Rand,	
For board at Jonesville for self and child.....	1 00
board at Coldwater for self.....	1 50
hack fare to school.....	50
H. T. Lewis,	
For expenses incurred in conveying Fred Jacobs from Hersey to State public school:	
car fare from Hersey to Reed City, self and boy.....	30
“ “ Reed City to Grand Rapids, self.....	2 05
“ “ “ “ “ for boy.....	1 05
bus fare at Grand Rapids, self and boy.....	1 00
dinner, Grand Rapids, self and boy.....	75
fare, Grand Rapids to Coldwater, self.....	3 25
fare, “ “ for boy.....	1 75
bus fare, Coldwater, depot to hotel.....	50
“ “ to school.....	1 00
lodging and breakfast for self and boy.....	1 50
dinner for self at Coldwater.....	50
bus fare, self, to depot.....	25
fare, Coldwater to Grand Rapids.....	3 25
bus fare, Grand Rapids.....	50
supper, lodging and breakfast, Grand Rapids.....	1 50
fare, Grand Rapids to Reed City.....	2 05
dinner at Reed City.....	50
J. H. Wellings,	
For expenses incurred in conveying Nellie Griffin from Ingham county to State public school:	
R. R. fare, Lansing to Coldwater and return.....	4 80
“ “ Mason to “ for child.....	1 05
dinner.....	50
supper, breakfast and lodging.....	1 50
hack at Coldwater to school.....	1 00
hack at “ to train.....	25
Josephine McMillan,	
For expenses incurred in conveying Edith Busherry from Ingham county to State public school:	
hack hire, Lansing.....	50
fare, Lansing to Coldwater and return, for self.....	3 90
half fare to Coldwater.....	1 15
dinner.....	1 00
hack fare Coldwater.....	1 25
hotel bill.....	2 00
hack fare Lansing.....	25
Nelson B. Rich,	
For expenses incurred in conveying Leroy Lillie from Kent county to State public school:	
hack fare at Grand Rapids.....	50
fare to Coldwater and return.....	6 05
half fare to Coldwater.....	1 65
2 dinners at White Pigeon.....	1 00
hack fare at Coldwater.....	1 00
hotel bill.....	2 00
D. Lankester,	
For expenses incurred in conveying Lucy Gohr from Grand Rapids to State public school:	
ticket to Coldwater and return.....	6 35
hack fare at Grand Rapids.....	50
2 dinners.....	50
Amount carried forward.....	\$64,331 33

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$64,331 93
D. Lankester,	
For hack fare at Coldwater.....	1 00
hotel bill.....	2 00
Mrs. Doctor Tuttle,	
For expenses incurred in conveying May Bowman, Nietta Bowmrn and Wm. H. Bowman from Jackson to State public school:	
R. R. fare.....	4 20
hack to and from school.....	1 25
John McKercher,	
For expenses incurred in conveying John Thomas Hackett from Genesee county to State public school:	
fare from Flint to Coldwter.....	4 05
dinner for two at Jonesville.....	50
hack at Coldwater.....	1 00
hotel, Coldwater, \$1.50; dinner, Lansing, 50c.....	2 00
return fare.....	4 05
John A. Clark,	
For conveying Charles H. Matthews from St. Louis to reform school:	
bus fare.....	25
R. R. fare to Lansing for self and boy.....	4 00
dinner at Lansing.....	50
R. R. fare, Lansing to St. Louis.....	2 00
supper at Owosso.....	50
1½ days' time.....	4 50
S. Landon,	
For conveying John Spidel from Ludington to State reform school:	
2 R. R. fares to Lansing.....	9 50
hack fare at Ludington.....	50
" " " Lansing.....	75
hotel expenses, Lansing.....	2 00
R. R. fare to Ludington.....	4 75
meal at Reed City.....	50
2 days' time.....	6 00
Fred P. Snider,	
For conveying Elmira King from Jackson to industrial home:	
R. R. to Adrian.....	2 50
hack fare from jail to depot, Jackson.....	50
hack to the home, Adrian.....	1 00
breakfast and dinner, Adrian.....	1 00
R. R. fare, return.....	1 25
1 days' time.....	3 00
Stephen Haskell,	
For conveying Ada G. Haskell from East Saginaw to industrial home:	
R. R. fare for self to Adrian and return.....	8 00
dinner for self and child, Detroit.....	1 00
R. R. fare for child.....	2 00
hack fare, Adrian.....	1 50
supper at Adrian.....	50
2 days' services.....	6 00
John Dawson,	
For conveying Bertie Sims from Marlette to reform school:	
R. R. fare, Saginaw.....	2 80
supper.....	75
R. R. fare, Lansing.....	3 70
lodging and breakfast, Lansing.....	1 50
dinner.....	50
supper, lodging and breakfast.....	1 50
R. R. fare, Saginaw.....	1 85
Amount carried forward.....	\$64,428 58

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE

Amount brought forward.....	\$64,428 58
John Dawson,	
For breakfast, Saginaw.....	50
R. R. fare, home.....	1 40
three days' time.....	9 00
May Summers,	
For conveying Kittie Bates from Stanton to industrial home:	
R. R. fare, Stanton to Adrian, self and girl.....	8 50
supper, breakfast and lodging, Ionia.....	1 50
hack at Lansing.....	25
dinner at Hillsdale, self and girl.....	1 00
hack at Adrian, to the home.....	1 50
supper, lodging and breakfast, Adrian, self.....	1 50
R. R. fare, Adrian to Stanton.....	4 25
dinner at Hillsdale.....	50
supper at Lansing.....	50
lodging and breakfast, Ionia.....	1 00
3½ days' services.....	10 50
L. E. Harrington,	
For conveying Eugene Knappen from Blissfield to reform school:	
supper at Blissfield for boy.....	25
breakfast " " ".....	25
fare for self, Blissfield to Lansing.....	2 55
half fare for boy, Blissfield to Lansing.....	1 30
hack fare at Lansing, self and boy.....	75
supper and lodging, Lansing, self.....	1 00
breakfast.....	50
fare, Lansing to Blissfield.....	2 55
dinner, Hillsdale.....	50
2 days' services.....	4 00
Henrietta E. Brayton,	
For conveying George M. Brayton from Corunna to reform school:	
fare, for self and boy, Corunna to Owosso.....	30
fare " from Owosso to Lansing and return.....	1 10
fare for boy, " " ".....	50
dinner for self and boy at restaurant.....	50
bus from depot to school.....	50
1 day's services.....	3 00
George D. Miller,	
For conveying John Clark from Coldwater to reform school:	
hack for self and boy at Coldwater.....	50
2 R. R. fares to Lansing.....	4 60
hack for self and boy to school.....	1 00
supper, lodging and breakfast.....	1 50
hack to train.....	25
R. R. fare home.....	2 30
dinner.....	50
hack at Coldwater.....	25
2 days' time.....	6 00
Andrew D. Wyman,	
For conveying Mollie Flinn from Bay City to industrial home:	
R. R. fare for self and girl to Adrian.....	8 85
hack at Bay City.....	50
dinner at Romulus for two.....	1 00
hack at Adrian to the home.....	1 50
supper, lodging and breakfast.....	1 50
hack from hotel to depot.....	25
R. R. fare, return to Bay City.....	4 60
dinner at Romulus.....	50
Amount carried forward.....	\$64,525 63

## 327

**GENERAL ALLOWANCE.**

Amount brought forward.....		\$64,525 63
Andrew D. Wyman,		
For hack at Bay City.....	25	
2 days' time.....	6 00	
Nelson Sutherland,		
For conveying Mary Jorndt from Ann Arbor to industrial home:		
2 R. R. fares to Milan.....	90	
2 " " from " to Adrian.....	1 30	
hack at Adrian to home.....	1 50	
R. R. fare from Adrian to Detroit.....	1 75	
" " " Detroit to Ann Arbor.....	1 15	
3 meals and 1 day's time.....	4 00	
John L. Averill,		
For conveying Minnie Saunders from Bay City to industrial home:		
hack at Bay City.....	50	
R. R. fare from Bay City to Adrian.....	8 80	
dinner at Jackson for two.....	1 00	
supper at Adrian for two.....	1 00	
hack at Adrian to the home.....	1 50	
hack from hotel to depot.....	25	
R. R. fare on return.....	4 40	
hack at Jackson.....	25	
lodging and breakfast.....	1 00	
hack at Bay City.....	25	
2 days' time.....	6 00	
Tom F. Snow,		
For conveying Maud Deering from Muskegon to industrial home:		
fare for self to Adrian, via Allegan and Britton.....	5 85	
" " girl " " " " " ".....	5 85	
meals on cars.....	1 00	
hack at Adrian.....	1 00	
supper, lodging and breakfast.....	1 00	
fare Adrian to Muskegon.....	5 85	
dinner on cars.....	50	
lunch at Allegan.....	25	
2 days' services.....	6 00	
Geo. D. Annis,		
For conveying James H. Fowler from Caro to reform school:		
bus at Caro.....	50	
R. R. fare, Caro to Lansing, self and boy.....	6 60	
dinner.....	50	
supper.....	50	
lodging and breakfast at Lansing, self.....	1 00	
dinner and supper returning.....	1 00	
hack at Lansing.....	1 00	
R. R. fare Lansing to Caro for self.....	3 30	
3 days' time.....	9 00	
conveying James Hoy from Caro to reform school:		
bus at Caro.....	50	
R. R. fare, Caro to Lansing, self and boy.....	6 60	
dinner, self and boy.....	50	
supper " " ".....	50	
lodging and breakfast at Lansing, self.....	1 00	
dinner and supper returning.....	1 00	
hack at Lansing.....	1 00	
R. R. fare, Lansing to Caro, self.....	3 30	
3 days' time.....	9 00	
conveying Charles L. Emmerson from Caro to reform school:		
bus at Caro.....	50	
Amount carried forward.....		\$64,642 03

## ANNUAL REPORT OF THE

*State of Michigan vs. The State of Michigan.*

**GENERAL ALLOWANCE.**

Amount brought forward.....	\$64,642 03
Geo. D. Annis,	
For R. R. fare, Caro to Lansing and return, self.....	5 75
" " " " " " for boy.....	2 90
dinner at Vassar, for self and boy.....	80
supper at Saginaw " " " ".....	80
lodging and breakfast, Lansing.....	1 00
dinner and supper returning.....	1 00
3 days' time.....	9 00
A. M. Oldfield,	
For services and expenses as county agent for Sanilac county:	
investigating case of Arthur Wren.....	3 00
horse hire, \$1.00; dinner, 35c; horse feed, 25c.....	1 60
investigating case of Lewis Beagle.....	3 00
horse hire, \$1.00; dinner, 35c; horse feed, 25c.....	1 60
investigating case of Joseph B. Sims.....	3 00
" " " Lloyd Trask and Emery Haley.....	3 00
horse hire, \$1.00; to Marlette and return, \$2.90.....	3 90
hotel, Marlette, \$1.50; horse hire, \$1.00.....	2 50
investigating case of Thos. A. Cumming.....	3 00
horse hire, \$1.00; Lexington to Croswell, to Marlette and return, \$2.65.....	3 65
hotel, Marlette, \$1.50; horse hire, Croswell to Lexington, \$1.00.....	2 50
investigating case of Joseph B. Sims and Wesley McKey.....	3 00
" " " Emery Haley.....	3 00
horse hire to Croswell, \$1.00; to Marlette and return, \$2.80.....	3 80
hotel, Marlette, \$1.50; horse hire to Lexington, \$1.00.....	2 50
W. B. Orcutt,	
For services and expenses as county agent for Roscommon county:	
investigating case of Andrew Holland.....	3 00
" " " John Kalenborger.....	3 00
" " " Tenie Shultz.....	3 00
R. R. fare.....	70
R. E. Finch,	
For services and expenses as county agent for Gladwin county:	
visiting home of George Thomson and making out papers for the adopting of Emily M. Tichenor.....	3 00
visiting home of J. Weir for adoption of A. D. Gridley.....	3 00
taking Emily M. Tichenor to home of Geo. Thomson.....	3 00
visiting Emily M. Tichenor and A. D. Gridley.....	3 00
postage and stationery.....	1 50
telephone message.....	25
C. Lazelere,	
For services and expenses as county agent for Cass county:	
investigating home for Bennie Flmeger.....	3 00
livery for same.....	3 00
investigating home for Claud Gray and livery.....	4 00
visiting Carrie Thompson.....	3 00
livery.....	3 00
postage for the year.....	1 00
Alfred Mead,	
For services and expenses as county agent for Ontonagon county:	
visit to Mary Christianson and M. A. Davis.....	3 00
horse hire.....	3 00
visit to Eddie Van Antwerp.....	3 00
horse and buggy, 30 miles.....	4 00
visit to Lottie Clark.....	3 00
visit to Minnie Manney.....	3 00
visit to Rose Leggett and Harry Bortle.....	3 00
Amount carried forward.....	\$64,768 77

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$64,768 78
George B. Congdon,	
For services and expenses as county agent for Otsego county:	
visit to E. S. Dickenson.....	3 00
“ “ “ “.....	3 00
cutter hire.....	50
horse and cutter.....	1 00
visit to E. S. Dickenson.....	1 50
Thomas Shaw, Sr.,	
For services and expenses as county agent for Mecosta county:	
procuring home for May Bowman.....	3 00
investigating case of Phinney M. Brown.....	3 00
R. R. fare.....	85
investigating case of Charles Burt.....	3 00
R. R. fare.....	40
investigating case of Robert Clark.....	3 00
H. H. Steward,	
For services and expenses as county agent for Grand Traverse county:	
investigating Henry Menxel, applicant for child.....	3 00
“ Lucinda Margaridge, “ “.....	3 00
“ case of Rolin Hinkley.....	3 00
visiting Willie Wilson, Lewis Dillon and Rose Button.....	3 00
“ Geo. McCray, Owen T. Burton and Myron T. Hickey.....	3 00
“ Florence Mead, Charles Jansick, Charles Dio, Edward E. Ottinger and Eldora Monroe.....	3 00
visiting Vernia A. Webb, Minnie A. Broughton and Emma Masier.....	3 00
“ Mary E. Curtis, Rosa S. Camp, John Burton and Martin Garland.....	3 00
visiting Theo. Walton, Clinton Marchansee, Alex. Wilkins, James Thompson, Jay Mason and Charles Brown.....	3 00
visiting Ella M. Gross, Geo. V. Wise and Geo. T. Morrison.....	3 00
“ Lillian T. Hall and Oscar Claypool.....	3 00
hotel bills for above investigations.....	4 00
reporting the above 29 children indentured, and writing up record of same, two days.....	6 00
livery, 11 days, for above investigations.....	16 50
postage for the year 1888.....	2 00
Samuel W. Peterson,	
For services and expenses as county agent for Newago county:	
Eva Walker, indentured to John Bacchus.....	3 00
horse and buggy, \$1.00; R. R. fare, \$1.60; hotel, \$2.00.....	4 60
R. D. Miller, investigating home for girl.....	3 00
horse and buggy, \$2.00; hotel bill, 65c.....	2 65
visiting Minnie May Whitmore.....	3 00
horse and buggy, 1 day.....	2 00
visiting George Dillarn.....	3 00
horse and buggy, 1 day.....	2 00
visiting Ethel Gillett on complaint for larceny.....	3 00
horse and buggy, \$2.00; hotel bill, \$1.00.....	3 00
visit to judge of probate to set day to visit jail.....	3 00
horse and buggy, \$2.00; hotel bill, 65c.....	2 65
inspecting jail and report.....	3 00
horse and buggy, \$2.00; hotel bill, 60c.....	2 60
Ethel Gillett, delivering her over to sheriff.....	3 00
horse and buggy, \$2.00; hotel bill, 60c.....	2 60
postage and stationery.....	78
Amount carried forward.....	\$64,899 41

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$64,899 41
Elmer C. Lewis,	
For services and expenses as Co. agent for Wexford Co.:	
investigating home on the application of C. W. Alden.....	3 00
conveyance.....	1 50
hotel and barn bill.....	1 00
approval of application of D. E. Kaiser.....	3 00
investigating case of Wm. Skinner.....	3 00
hotel expenses.....	1 00
investigating cases of Wm. Appleby, John Shaira, and Arthur Mer- rick.....	3 00
board bill.....	1 00
attending trial of Wm. Skinner.....	3 00
board bill.....	1 00
in court to defend 4 boys arrested for conspiracy.....	3 00
board bill.....	1 00
board bill in case of Rosa May Williams.....	1 00
attending trial of " " ".....	3 00
board bill.....	1 00
conveyance, 10 miles.....	2 00
conveying William Brown from Cadillac to reform school:	
R. R. from Cadillac to Lansing, 1½ fares.....	6 30
dinner at Reed City.....	50
bill at Chapman house.....	1 75
R. R. fare to Cadillac.....	4 20
lunch at Howard City.....	50
bill at American House, Cadillac.....	75
2 days' time.....	6 00
conveying Rose May Williams from Cadillac to industrial home:	
hotel bill over night.....	50
2 R. R. fares to Reed City.....	1 80
2 breakfasts.....	80
2 R. R. fares to Adrian.....	11 30
2 dinners at Saginaw.....	1 00
hack at Adrian.....	1 00
hotel over night, breakfast and lunch.....	1 50
R. R. fare to Grand Rapids.....	4 60
hotel over night.....	1 50
R. R. fare, Grand Rapids to Cadillac.....	2 95
lunch at Howard City.....	40
conveyance home.....	2 00
3 days' time.....	9 00
conveying Benjamin Skinner to State public school:	
R. R. fare for boy to Lansing.....	2 10
hack hire.....	90
hotel bill for boy.....	50
1½ R. R. fares, Lansing to Coldwater.....	3 45
hotel and horse to institution.....	2 25
R. R. fare, Coldwater to Lansing.....	2 30
dinner at Lansing.....	50
J. H. Van Ness,	
For services and expenses as county agent for Ionia county:	
investigating home of Alice Smith.....	3 00
" " " Vina Middaugh.....	3 00
team.....	2 00
investigating home of Minnie Booser.....	3 00
visiting Eva Covey.....	3 00
team.....	2 00
investigating home of Minnie J. McLaughlin.....	3 00
Amount carried forward.....	\$65,020 26



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$65,020 26
J. P. Van Ness,	
For team.....	2 00
investigating Dora Will.....	3 00
"    Bessie Sweeney.....	3 00
stationery and stamps for year 1888.....	1 50
telegram to Coldwater.....	25
investigating home of Martin Babcock.....	3 00
"    "    John Steel.....	3 00
"    "    Cyrus Wilder.....	3 00
"    "    John Brainard.....	3 00
conveying Bessie Sweeney to industrial home:	
R. R. fare.....	10 50
dinner at Jackson.....	1 00
hack.....	1 50
lodging and breakfast, Jackson.....	1 00
telegram to Adrian.....	25
2 days' time.....	6 00
C. B. Mills,	
For services and expenses as Co. agent for Tuscola Co.:	
fare to Caro and return, to investigate cases of Willie and George	
Mc Lean.....	1 30
2 meals.....	50
1 day investigating cases and attending trials.....	3 00
investigating case of Mary Schlund.....	3 00
car fare to Unionville and return.....	2 05
stationery, 10c; bus hire, 10c; messages, 60c.....	80
investigating case of Lee Hopkins, 1/2 day.....	1 50
car fare to Vassar and return.....	50
investigating case of Herman Schland.....	3 00
fare from Vassar to Unionville and return.....	1 55
hotel at Unionville.....	1 00
attending trial of Lee Hopkins.....	1 50
car fare to Vassar and return.....	50
attending examination of Charles Emerson.....	1 50
R. R. fare to Vassar and return.....	50
supper at Vassar.....	40
C. E. Russell,	
For services and expenses as county agent for Isabella county:	
visit to Jesse Northrup.....	3 00
livery.....	2 00
investigation and approval of application for Susan Zabell.....	3 00
"    "    "    for Mary Johnson.....	3 00
"    "    "    for Arthur Nelson.....	3 00
livery.....	2 00
investigation and approval of application for Theresa Hanson.....	3 00
"    "    "    for Walter Hanson.....	3 00
"    "    "    for Emma B. Gates.....	3 00
Walter Gates transferred to Rev. N. Boardman.....	3 00
board of Walter Gates, 3 days, before placing.....	1 00
investigation and approval of application for R. C. Fuller.....	3 00
board and lodging over night.....	75
investigation and rejection of application of Mrs. Marlott.....	3 00
"    and approval of "    for Elizabeth Collins.....	3 00
"    "    "    for Charles Baxter.....	3 00
board over night, 75c; R. R. fare, 25c.....	1 00
inspecting jail.....	3 00
investigation in case of George Manchester.....	3 00
R. R. fare to Shepherd and return.....	50
Amount carried forward.....	\$65,134 11

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$65,134 11
C. E. Russell,	
For dinner at Shepherd.....	25
investigation in case of Thomas Roby.....	3 00
conveying Thomas Roby from Mt. Pleasant to reform school:	
R. R. fare for self to Lansing.....	2 60
" for toy ".....	1 30
dinner for self at ".....	35
R. R. fare, Lansing to Mt. Pleasant.....	2 60
supper at Owosso Junction.....	30
1½ day's services.....	4 50
R. N. Adams,	
For services and expenses as county agent for Chippewa county'	
placing Anna Chicks in home of Jennie McDonald.....	3 00
" Walter Cook " " W. K. Kennie.....	3 00
visiting home of Louisa Hagen.....	3 00
" " Anna Chicks.....	3 00
horse and rig, one day.....	2 00
visiting home of Mary Showers.....	3 00
fare on boats for visit.....	1 00
placing Ella M. Stamps in home of Thos. Bailey.....	3 00
telephoning to Bay Mills.....	25
placing Samuel Meseroll in home of A. T. Eagle.....	3 00
" Lucy Comblin " " A. Fletcher.....	3 00
visiting jail and report.....	3 00
investigating case of David Hooven.....	3 00
" " Frank Clark.....	3 00
" " Wales Blair.....	3 00
" " George Coty.....	3 00
visiting jail and report.....	3 00
John MacRae,	
For services and expenses as county agent for Keweenaw county:	
visit to children indentured to Jonas Bunnert.....	4 50
inspecting jail and expenses.....	4 50
Newton T. Kirk,	
For services and expenses as county agent for Livingston county:	
case of Lena Lyman, \$3.00; carriage, \$2.50.....	5 50
attending court and expenses.....	5 00
case of Steny Vandemonde with Wm. Wenk, investigation and expenses.....	5 50
inspecting jail.....	3 00
investigating Steney Vandermonde with William Wenk and expenses.....	5 50
fare to Coldwater for Charles Westover.....	2 00
Gertrude C. Dwyer, ½ day. \$1.50; carriage, \$2.00.....	3 50
postage and stationery for the year.....	1 00
Hiram Parker,	
For services and expenses as county agent for Emmet county:	
visiting home of M. Elva Haverfield for indenture of Stephen, Thomas and Bessie Freeman.....	3 00
R. R. fare to Oden and return.....	45
visiting home of Frank J. Gallagher for indenture of Frankie Baker.....	3 00
R. R. fare to Harbor Springs.....	30
livery, \$1.00; dinner, 25c.....	1 25
investigating home of Wm Gregg for indenture of Pauline Barraba.....	3 00
R. R. fare, 25c; dinner, 25c.....	50
visiting Stephen E. Thomas and Bessie Freeman.....	3 00
R. R. fare to Oden and return.....	45
visiting Frankie Baker.....	3 00
Amount carried forward.....	\$65,252 21

## 333

**GENERAL ALLOWANCE.**

Amount brought forward.....	\$65,252 21
<b>Hiram Parker,</b>	
For livery.....	2 00
visiting Nellie Brown.....	3 00
“ “ “.....	3 00
livery 2 days.....	4 00
expenses for board and horse feed.....	3 00
visiting Chauncey Stage, indentured.....	3 00
R. R. fare to Harbor Springs.....	25
livery from “ “.....	1 50
hotel bill over night “.....	1 00
visiting Charles L. Britton.....	3 00
livery one day.....	2 00
feed and dinner.....	50
visiting the home of Mrs. Cyrus Griffin, an applicant for a child.....	3 00
livery one day.....	2 00
investigating case of Judson B. and Benj. F. Thompson.....	3 00
R. R. fare to Harbor Springs, 30c; dinner, 25c.....	55
“ “ “ “ 30c; “ 25c.....	55
one day getting the boys and placing with their aunt.....	3 00
R. R. fare, 30c; dinner, 25c.....	55
investigating case of Bruce Schofield.....	3 00
R. R. fare to Harbor Springs and return.....	45
dinner.....	25
inspecting jail, one day.....	3 00
R. R. fare to Harbor Springs, 25c; dinner, 25c.....	50
visiting home of Mary J. Nasson.....	3 00
R. R. fare to Harbor Springs, 25c; dinner, 25c.....	50
<b>Samuel S. Dryden,</b>	
For services and expenses as county agent for Allegan county:	
visit to Olivia Raisch, \$3.00; team, \$2.00.....	5 00
Thomas Wager, visit.....	3 00
hotel bill, 50c; R. R. fare, 80c.....	1 30
investigating home for Carl Green.....	3 00
“ “ of R. C. Norton.....	3 00
hotel bill, 70c; team, \$2.00.....	2 70
investigating home of Charles F. Lewis.....	3 00
hotel, 70c; team, \$2.00.....	2 70
visit to K. C. Norton.....	3 00
team, \$2.00; hotel bill, \$1.00.....	3 00
investigating home of George Rex.....	3 00
“ “ Anna Koogler.....	3 00
“ “ Mrs. Trasch.....	3 00
“ “ John B. Stevens.....	3 00
“ “ R. H. Jones.....	3 00
postage for 1888.....	3 00
inspecting jail, 1 day.....	3 00
investigating and trial of Frank Sears.....	3 00
team, \$2.50; hotel, \$2.50.....	5 00
inspecting jail, 1 day.....	3 00
investigating charges against J. Saxton.....	3 00
<b>John Maywood,</b>	
For services and expenses as county agent for Huron county:	
investigating case of Lena Williams.....	3 00
R. R. fare and expenses.....	65
examining home of George Maxwell for Eddie Smith.....	3 00
horse hire.....	2 50
examining home of Wm. Horn for a girl.....	3 00
railroad fare, Bad Axe to Berne and return and horse hire and meal.....	2 25
Amount carried forward.....	\$65,380 91

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$65,380 91
John Maywood,	
For examining home of Wm. Spohn for John Komell.....	3 00
horse hire.....	2 50
George H. Turner,	
For services and expenses as Co. agent for Genesee Co.:	
visiting home of Fernicoose girl.....	3 00
horse and buggy.....	2 00
visiting Martin Welch, \$3.00; horse and buggy, \$2.00.....	5 00
" Lottie Hutchins, \$3.00; " " " \$2.00.....	5 00
" " " \$3.00; " " " \$2.00.....	5 00
" Schuyler Lake, \$3.00; " " " \$1.00.....	4 00
" Blanch Layhen, \$3.00; " " " \$2.00.....	5 00
" Wm. Billinger, \$3.00; " " " \$2.00.....	5 00
" Levi Failing, \$3.00; " " " \$3.00.....	6 00
examination of Fred Stockinger.....	3 00
" " Thomas Angus.....	3 00
horse and buggy.....	2 00
examination of Fred Stockinger.....	3 00
" " Ella Ross.....	3 00
John S. Dixon,	
For services and expenses as Co. agent for Charlevoix Co.:	
visiting Lillie Alexander.....	3 00
livery, \$1.00; horse feed, 25c.....	1 25
investigating complaint against Elizabeth Reamer, and finding new home for her.....	3 00
1 day finding home for children.....	3 00
visiting William Baker at Boyne Falls.....	3 00
" Daniel McCrae at Clarion.....	3 00
railroad fare from Boyne Falls to Clarion and return.....	45
lodging at Clarion.....	25
livery from Charlevoix to Boyne Falls and return.....	4 50
investigating case of Kittie Fisher.....	3 00
visiting county jail.....	3 00
attending trial of Marjory Olney.....	3 00
livery for same.....	1 00
Wm. A. Fraser,	
For services and expenses as county agent for Shiawassee county:	
investigating application of Thos. McGraw for boy.....	3 00
" " " Mrs. Eugene Watson for girl.....	3 00
" " " " Green for child.....	3 00
" " " " C. Nichols for child.....	3 00
" " " " Gobles for child.....	3 00
" " " " Almondinger for boy.....	3 00
visiting Henry Jones, \$3.00; livery, \$2.00.....	5 00
" Susan Eler, \$3.00; car fare, 65c.....	3 65
" Emma Wright, \$3.00; livery, \$1.00.....	4 00
" Susan Eler, \$3.00; car fare, 65c.....	3 65
investigating application of Mrs. Merritts.....	3 00
visiting Olive Smith, \$3 00; livery, \$2.00.....	5 00
" Wm. H. Devos, \$3.00; livery, \$1.00.....	4 00
postage, \$1.65; stationery, 50c.....	2 15
investigating application of Wm. Fillinger for boy.....	3 00
" " " Robert Moore " ".....	3 00
" case of Ella Liba.....	3 00
" " Ray Shaw, truancy.....	3 00
car fare, 45c; dinner, 50c.....	95
investigating case of George Brayton.....	3 00
Amount carried forward.....	\$65,536 26

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$65,536 26
Thomas Dawson,	
For services and expenses as county agent for Macomb county:	
investigating home for Anthony Thompson.....	3 00
fare, \$1.00; dinner, 25c.....	1 25
investigating home for Geo. Van Antwerp.....	3 00
placing Joseph Anderson and Chas. Carpenter in homes.....	3 00
investigating case of Mosher boy.....	3 00
horse and buggy to Ridgeway and return.....	1 50
railroad fare to Mt. Clemens and return.....	1 00
livery hire Mt. Clemens to Fuller's.....	1 50
hotel bill, Mt. Clemens.....	1 50
indenture of Freddy Barker.....	3 00
visiting Joseph Anderson.....	3 00
dinner.....	50
D. B. Hale,	
For services and expenses as county agent for Eaton county:	
visiting Rosa Lyman at Carmel.....	3 00
livery.....	1 00
visiting Rosa Lyman at Carmel.....	3 00
livery.....	2 00
visiting Fred Wilson at Chester.....	3 00
railroad fare from Eaton Rapids to Chester and return.....	85
visiting Fred Wilson at Chester.....	3 00
railroad fare from Eaton Rapids to Chester and return.....	85
visiting Fred Wilson and settle with guardian.....	3 00
railroad fare from Eaton Rapids to Chester and return.....	85
visiting John Stoner at Carmel.....	3 00
livery.....	2 00
visiting John Stoner at Carmel.....	3 00
livery, \$2.00; horse feed, 25c.....	2 25
visiting Violet Fuller, indentured.....	3 00
railroad fare from Eaton Rapids to Charlotte and return.....	55
livery from Charlotte to Roxand.....	2 00
investigating case of James Luscomb, jr.....	3 00
railroad fare Eaton Rapids to Charlotte and return.....	55
“ “ Charlotte to Bellevue and return, 72c; dinner, 25c.....	97
hotel bill at Charlotte, lodging and breakfast.....	1 00
railroad fare from Eaton Rapids to Charlotte, case of James Luscomb, jr.....	55
dinner at Charlotte.....	25
investigating case of Archibald Trivbol.....	3 00
railroad fare from Eaton Rapids to Charlotte.....	30
“ “ “ Charlotte to Eaton Rapids.....	30
going to Charlotte in case of Archibald Trivbol, horse feed.....	25
railroad ticket, Eaton Rapids to Charlotte and return.....	55
dinner at Charlotte.....	25
investigating case of James Waite.....	3 00
“ “ “ Laura McQueown.....	3 00
livery from Eaton Rapids.....	1 50
investigating case of Legrand D. Rogers.....	3 00
inspecting jail, one day.....	3 00
railroad fare from Eaton Rapids to Charlotte and return.....	55
dinner at Charlotte.....	25
inspecting jail, one day.....	3 00
railroad fare from Eaton Rapids to Charlotte and return.....	50
dinner at Charlotte.....	25
postage and stationery.....	1 50
investigating case of Ruben Miller.....	3 00
railroad fare from Eaton Rapids to Charlotte.....	55
Amount carried forward.....	\$65,631 93

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$65,631 93
D. B. Hale,	
For conveying George A. Fisher from Charlotte to reform school:	
one day's time.....	3 00
2 tickets from Charlotte to Lansing.....	1 12
street car fare, Lansing.....	10
lodging and breakfast, Lansing.....	50
railroad fare, Lansing to Eaton Rapids.....	50
conveying Clarence Pangborn from Charlotte to reform school:	
one day's time.....	3 00
2 railroad tickets from Charlotte to Lansing.....	1 12
street car fare for two, Lansing.....	10
lodging and breakfast, Lansing.....	50
railroad fare from Lansing to Eaton Rapids.....	50
Albert Miller,	
For services and expenses as county agent for Bay county:	
investigating case of Nettie Flinn.....	3 00
expenses, case of Nettie Flinn.....	50
investigating case of Minnie Saunders.....	3 00
hack hire.....	50
investigating case of Joseph DeLonge.....	3 00
hack hire.....	50
investigating case of Den Chevalier and Dennis Lafrance, \$3.00; hack hire, 50c.....	3 50
investigating case of George Hawkins.....	3 00
hack hire.....	50
investigating cases of Frederic Cate and John Carter, Fred Leroux and William and Ellen Quillett.....	3 00
hack hire.....	1 50
J. W. Holcomb,	
For services and expenses as county agent for Kent county:	
visiting Hiram Bushnell as to home for Ellen Whilton.....	3 00
board and finding home for girl at R. Guiles.....	3 00
visiting Levi Brush, Lewis Brush and others.....	3 00
expenses in above cases.....	14 29
conveying Ray Deitrich from Grand Rapids to reform school, one day expenses for above.....	3 00
	6 30
J. T. Cobb,	
For services and expenses as county agent for Kalamazoo county:	
examination in case of Helen M. Lawrence.....	3 00
railroad fare.....	70
examination case of Harry Rarnard, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Mary McDermott, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Ezra Moore, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Milo Keep, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Oscar Pratt, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Mary L. Barney, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Harry L. Jones, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Wm. and Thos. Hastings, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Viola Snyder, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Alice Sheldon.....	3 00
“ “ “ Chas. E. Morley, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Oscar Betts, \$3.00; railroad fare, 70c.....	3 70
“ “ “ Harry Chamberlin, \$3.00; railroad fare, \$1.30.....	4 30
examination in case of Nellie D. Back, \$3.00; R. R. fare, 70c.....	3 70
“ “ “ Harry and Floyd Brown, \$3.00; R. R. fare, 70c.....	3 70
“ “ “ Wm. Stuart and Jesse Wilson, \$3.00; R. R. fare, 70c.....	3 70
examination in case of Isaac Paley, \$3.00; R. R. fare, 70c.....	3 70
Amount carried forward.....	\$65,763 46

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$65,763 46
J. T. Cobb,	
For 2 days, inspecting jail.....	6 00
R. R. fares.....	1 40
examination in case of Clarence Pollard, \$3.00; R. R. fare, 70c.....	3 70
"          "      R. Downy, \$3.00;          "      70c.....	3 70
"          "      Harry Kenny, \$3.00;      "      70c.....	3 70
"          "      John Stafford.....	3 00
"          on application of M. L. Robinson.....	3 00
"          case of Rosa Carpenter.....	3 00
case of child taken by Mrs. J. S. Lawson, \$3.00; railroad fare, 70c.....	3 70
examination on application of Jacob Shown, \$3.00; R. R. fare, 70c.....	3 70
"          "          of F. L. Shutes.....	3 00
visiting Lena Lyman.....	3 00
conveying Harry Bowlin from Kalamazoo to reform school:	
fare of self to Kalamazoo and return.....	70
fare "      Lansing ".....	4 42
fare of boy, via Schoolcraft to Lansing.....	2 61
street car in Lansing.....	10
hotel bill, ".....	1 50
2 days' time.....	6 00
conveying Jesse Wilson and Wm. Stuart to reform school:	
fare of self to Kalamazoo, 40c; dinner, 25c.....	65
fare "      Lansing.....	2 08
fare of boys to Lansing.....	4 12
street car, Lansing.....	20
railroad fare, self, returning.....	2 21
hotel bill, Lansing.....	1 50
2 days' time.....	6 00
conveying Isaac Faley to reform school:	
railroad fare, self, to Kalamazoo and return.....	55
dinner, Kalamazoo.....	25
railroad fare, self, to Lansing.....	2 10
railroad fare of boy to Lansing.....	1 05
street car, 10c; hotel bill, \$1.50.....	1 60
railroad fare back to Schoolcraft.....	2 20
dinner.....	25
2 days' time.....	6 00
W. W. Hodge,	
For conveying Edward Hall from Decatur to reform school:	
railroad fare, South Haven to Paw Paw.....	1 05
2 "      "      Paw Paw to Lansing.....	5 40
2 lunches at Marshall.....	80
bus in Paw Paw.....	50
supper, lodging and breakfast, Lansing.....	1 50
hack at Lansing.....	50
railroad fare from Lansing to Lawton.....	2 55
dinner at Marshall.....	50
railroad fare, Lawton to South Haven.....	1 15
2 days' time.....	6 00
conveying Edward Guring from Bangor to reform school:	
team to Bangor from South Haven.....	1 50
dinner at Bangor.....	50
1½ railroad fares from Bangor to Paw Paw.....	1 15
hotel bill in Paw Paw.....	2 20
2 bus fares, Paw Paw.....	50
1½ railroad fares, Paw Paw to Lansing.....	4 10
2 lunches at Marshall.....	60
hack to school.....	50
Amount carried forward.....	\$65,881 43

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward .....	\$65,881 43
W. W. Hodge,	
For hotel bill, Lansing .....	1 50
back to depot .....	25
railroad fare, Lansing to South Haven .....	3 25
dinner at Marshall .....	50
2 days' time .....	6 00
Edward C. Anthony,	
For services and expenses as county agent of Marquette county:	
visiting 2 children at Marquette .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
attending trial of Patrick Daily at Negaunee .....	3 00
visiting county jail .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
attending trial of Thomas Oliver and Lee Craig .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
visiting county jail .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
attending trial of Robert Barry at Marquette .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
attending trial of Peter Epper .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
attending trial of Penbrook Canliff .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
visiting county jail .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
visiting county jail .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
attending trial of Louis Gagnier .....	3 00
"    "    "    Frank Healey .....	3 00
railroad fare, \$1.90; dinner, 50c .....	2 40
attending trial of Geo. Mead and Peter Lawson .....	3 00
"    "    "    William S. Kewes .....	3 00
visiting county jail .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
attending trial of Henry Moore .....	3 00
railroad fare, \$1.00; dinner, 50c .....	1 50
George F. Robison,	
For services and expenses as prosecuting attorney for Wayne county in	
supreme court in case of people vs. Jacob Beller:	
4½ days preparing brief for argument .....	45 00
¼ day going to Lansing .....	5 00
case of people vs. John Kaumsky:	
one day, briefing case for supreme court .....	10 00
one " " " " " " .....	10 00
¼ " " " " " " .....	5 00
railroad fare to Lansing and return .....	4 95
hotel bill, Lansing .....	3 00
case of William O. Elliott:	
5 days, preparing brief for argument .....	50 00
argument in supreme court .....	10 00
Detroit house of correction:	
For board, clothing and care of female prisoners from Oct. 1 to Dec. 31,	
1888, as per voucher .....	292 15
Amount carried forward .....	\$66,394 93



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$66,394 93
<b>M. C. Cate,</b>	
For services and expenses as county agent of Leelanaw county:	
investigating application of Asa Newman for child.....	3 00
"        "        " Barbra Jones " ".....	3 00
"        "        " Anton Dargie " ".....	3 00
"        "        " Mrs. S. Hatch " ".....	3 00
"        "        " Andrew Rasenskie, for child.....	3 00
"        "        " John Ludwig, for child.....	3 00
visiting children at Leland.....	3 00
team, \$2.00; hotel, 50c.....	2 50
investigating application of Andrew Scott for child.....	3 00
team, \$2.00; hotel bill, \$1.20.....	3 20
visiting children at Sutton's Bay.....	3 00
team, \$2.00; hotel bill, \$1.75.....	3 75
visiting children at Leland and Centreville.....	3 00
team, \$2.00; hotel bill, 50c.....	2 50
visiting child in Elmwood.....	3 00
"        "        " Empire.....	3 00
team.....	2 00
visiting children in Solon and Kasson.....	3 00
team.....	2 00
investigating complaint of ill usage of John Jasper.....	6 00
team 2 days, \$4.00; hotel bill, \$1.50.....	5 50
investigating Bell Darling and Daniel Richard.....	3 00
team one day.....	2 00
hunting up Nathan Bolins (run away).....	6 00
team, \$4.00; hotel bill, \$2.00.....	6 00
1 day, \$3.00; team, \$2.00.....	5 00
expenses at hotel over night.....	2 20
<b>C. H. VanAnnan,</b>	
For services and expenses as county agent of Barry county:	
investigating home of Charles E. Austin.....	3 00
"        "        " Wm. Chalker.....	3 00
"        "        " Wm. H. Stocking.....	3 00
report to sec. L. C. Storrs.....	3 00
case of Augustus Mocks forgery case.....	3 00
"        "        "        ".....	3 00
"        "        "        " at Bellevue.....	3 00
investigating home of Cyrus Brown.....	3 00
"        "        " Francis J. Freeman.....	3 00
"        "        " Eli Nichols.....	3 00
"        "        " John B. Swan.....	3 00
"        "        " Silas Ellis.....	3 00
"        "        " H. H. Homes.....	3 00
telephone to John Mulvany in Mocks case.....	35
expenses to Charlotte in Mocks case.....	2 05
telephone to Wesley Sears in Mocks case.....	50
expenses to Charlotte in Mocks case.....	2 05
telegram " Charlotte " " ".....	82
livery to Bellevue in Mocks case.....	2 60
stationery for 1888.....	5 00
investigating case of Alonzo Rose.....	3 00
"        " Prince Toby, Chas. A. Toby, William W. Toby	
and Warren Toby.....	3 00
investigating case of John Worton, Seth Angle, Seth Brown and Kirk	
Downing.....	3 00
investigating Fred Youngs.....	3 00
livery for Toby children.....	2 00
visiting county jail.....	3 00
Amount carried forward.....	\$66,554 95



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$366,672 05
W. W. Hodge,	
For dinner, 50c; supper, lodging and breakfast, \$1.30.....	1 80
railroad fare to South Haven.....	1 20
visiting boy at Counselers and boy in Bangor.....	3 00
team, \$1.50; dinner for self and team, \$1.00.....	2 50
getting home for Rettie Chapman.....	3 00
investigating home for Willie McConnell.....	3 00
"      "      Cora Case.....	3 00
"      "      Lennie Seymans.....	3 00
investigating home for George Himes.....	3 00
"      "      R. M. Smith.....	3 00
"      "      John McDonald.....	3 00
El. J. Doyle,	
For services and expenses as Co. agent of St. Clair Co.:	
services for the year 1888, as per voucher.....	22 00
expenses "      "      "      ".....	130 05
stamps and stationery.....	5 13
John Barter,	
For services and expenses as Co. agent of Saginaw Co.:	
services for the year 1888, as per voucher.....	200 00
expenses "      "      "      ".....	17 40
inspecting jail.....	3 00
".....	3 00
Frederick A. Kennedy,	
For services and expenses as Co. agent of Jackson Co.:	
services for the year 1888, as per voucher.....	90 00
expenses "      "      "      ".....	51 30
Hartwell S. Russell,	
For services and expenses as Co. agent of Lenawee Co.:	
services for the year 1888, as per voucher.....	81 00
expenses "      "      "      ".....	16 50
Wesley B. Horton,	
For services and expenses as Co. agent of Manistee Co.:	
services for the year 1888, as per voucher.....	100 00
expenses "      "      "      ".....	54 50
inspecting jail.....	1 50
".....	1 50
conveying Mary Slingerland and Augusta Schmrock from Manistee to industrial home:	
3 tickets to Adrian.....	22 65
3 bus fares to Depot, 75c; breakfasts, Reed City, \$1.50.....	2 25
3 dinners, East Saginaw, \$1.50; hack, Adrian, \$1.50.....	3 00
supper, lodging and breakfast, Adrian.....	75
hack, Adrian, 25c; railroad, Adrian to Manistee, \$7.85.....	8 10
lunch, White Pigeon, 25c; bus, Grand Rapids, 50c.....	75
supper, lodging and breakfast, "      ".....	1 50
dinner, Reed City, 50c; 3 days' services, \$9.00.....	9 50
conveying Charlotte Ann McPherson and Nina May McPherson from Manistee county to State public school:	
bus fares to depot at Manistee.....	50
tickets to Coldwater.....	14 10
bus at Sturgis, 50c; suppers at Sturgis, 75c.....	1 25
3 lodgings at Coldwater.....	90
3 breakfasts, Coldwater, 90c; hack to school, 50c.....	1 40
dinner at Coldwater.....	35
ticket to Manistee.....	7 65
bus at Grand Rapids, 50c; supper and lodging, \$1.00.....	1 50
breakfast, 50c; dinner at Baldwin, 40c.....	80
bus at Manistee.....	25
Amount carried forward.....	\$67,509 73

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

February 27, 1889.

Amount brought forward.....	\$67,509 73
Pay roll of engineers, mechanics, etc., for February.....	1,338 50
Robert Foster,	
For services as janitor for February.....	48 00
washing 54 pieces.....	2 70
John Nagle,	
For services as janitor for February.....	48 00
washing 60 pieces.....	3 00
A. P. Coryell,	
For services as janitor for February.....	48 00
washing 23 pieces.....	1 15
Charles Reeves,	
For services as janitor for February.....	56 00
William Butters,	
For services as janitor for February.....	56 00
washing 96 pieces.....	4 80
J. M. Greenfield,	
For services as janitor for February.....	56 00
Frank T. Albright,	
For 28 days' services as superintendent of legislative stationery, in Feb....	84 00
Christian Frey,	
For services as janitor for February.....	56 00
Detroit Safe Co.,	
For time and expenses of man sent to open safe in treasurer's office.....	13 70
R. B. Woodard,	
For 13 chair springs.....	9 75
George K. Grove,	
For washing 24 towels.....	1 20
Charles McKrill,	
For washing 90 towels.....	4 50
V. R. Canfield,	
For 154 1530-2000 tons grate coal, @ \$1.28.....	198 10
Thomas Hill,	
For R. R. fare Lansing to Detroit and return for supplies.....	5 10
John Kennedy,	
For washing 63 pieces.....	3 15
Lansing Gas Light Co.,	
For gas consumed in capitol for February.....	800 00
“ “ “ old offices, “ 300 feet, @ \$2.00.....	60
“ “ “ corridors, “ 2,000 “ @ “.....	4 00
C. Alsdorf & Son,	
For 30 lbs. anti-kalsomine, @ 8c.....	2 40
6 lbs. pulverized pumice stone.....	75
1 gal. white Japan.....	1 25
25 lbs. paint, @ 7c.....	1 75
1 paint brush.....	35
1/2 dozen whisk brooms.....	2 25
2 dozen toilet soap, @ 75c.....	1 50
20 lbs. anti-kalsomine, @ 8c.....	1 60
6 dozen toilet soap.....	4 50
2 gal. turpentine, @ 60c.....	1 20
12 1/2 lbs. ochre, 75c; 1 lb. chrome, 25c.....	1 00
25 lbs. anti-kalsomine, @ 8c.....	2 00
1 qt. sperm oil.....	50
5 lbs. wood filler, @ 16c.....	80
Teleph. & Teleph. Const. Co.,	
For rent of 3 private line telephones in Eng's. room from Dec. 1, 1888, to April 1, 1889.....	20 00
Amount carried forward.....	\$70,338 83

## 343

**GENERAL ALLOWANCE.**

Amount brought forward.....	\$70,393 83
John Clear,	
For 17 loads paper to printing office.....	4 25
John W. Falley,	
For services and expenses as county agent of Hillsdale county:	
investigating case of Clarence Glover, \$3.00; team, 50c.....	3 50
" " Willie Runnels.....	3 00
visiting Walter Calhoun, \$3.00; livery, \$2.00.....	5 00
" Mabel Clark, \$1.50; livery, \$1.50.....	3 00
postage for the year.....	3 25
investigating case of Earl Cox.....	3 00
" " Bert C. Todd.....	3 00
" " Olive Robinson.....	3 00
investigating case of Olive Robinson.....	3 00
inspecting jail.....	2 00
conveying Olive Robinson from Hillsdale to industrial home:	
fare for girl Hillsdale to Adrian.....	1 00
" " self " " and return.....	1 60
breakfast for self and girl.....	75
hack to school.....	1 00
1 day's time.....	3 00
conveying Daniel Ostrander to State public school:	
telephoning State school.....	25
fare from Hillsdale and return.....	1 50
conveying Frank E. Allen and Lottie Clark from Hillsdale to State public school:	
fare to Coldwater and return.....	1 30
hack.....	50
conveying Wm. Dunham and Ray Ragan from Hillsdale to State public school:	
railroad fare to Coldwater and return.....	1 30
hack to and from school.....	1 00
D. B. Hale,	
For services and expenses as county agent of Eaton county:	
investigating case of Daniel Larkin.....	3 00
Conveying Reuben Miller to reform school:	
1 day's time.....	3 00
railroad fare Charlotte to Lansing for two.....	1 12
street car fare.....	10
lodging and breakfast, Lansing.....	50
railroad fare Lansing to Eaton Rapids.....	50
Elmer C. Lewis,	
For services and expenses as county agent of Wexford county:	
finding home for Chas. Whismore.....	3 00
conveyance, 40 miles.....	4 00
hotel expenses.....	2 00
visiting Dandy Thatcher and Homer Houghton.....	3 00
conveyance.....	2 00
hotel expenses.....	1 00
inspecting jail.....	3 00
hotel expenses at Cadillac.....	75
hotel " at Sherman.....	75
conveyance.....	2 50
Thomas Shaw, Sr.,	
For services and expenses as county agent of Mecosta county:	
investigating home of Mary Milner.....	3 00
railroad to Millbrook and return.....	1 25
dinner.....	50
Amount carried forward.....	\$70,480 00

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$70,480 00
Thomas Shaw, Sr.,	
For railroad to Millbrook and return.....	1 25
stage, 50c; dinner, 50c.....	1 00
1 days' time.....	3 00
railroad to Mecosta and return.....	80
livery to Letts.....	2 00
railroad, Mecosta to Millbrook and return.....	45
stage, 50c; dinner, 50c.....	1 00
1 day's time.....	3 00
railroad to Mecosta and return.....	80
dinner, 50c; 1 days' time, \$3.00.....	3 50
conveying Chas. Fribley from Big Rapids to reform school:	
back to depot.....	50
railroad fare to Lansing for self.....	2 90
“ “ “ for boy.....	1 45
dinner, self.....	50
railroad fare, Lansing to Big Rapids.....	2 90
back to school.....	50
back, Big Rapids.....	25
day's time.....	3 00
Charles Larzelere,	
For services and expenses as county agent of Cass county:	
investigating home for Charles Westover.....	3 00
livery hire.....	3 00
J. W. Holcomb,	
For services and expenses as Co. agent of Kent Co.:	
investigating case of Arthur Forbes, C. Routger and Claud Lawrence.....	3 00
“ “ “ John Goodin.....	3 00
“ “ “ Allie Longfellow.....	3 00
“ “ “ Ray Diebrick.....	3 00
“ “ “ Lewis Post.....	3 00
“ “ “ Albert Parradyke.....	3 00
“ “ “ Barney Berry.....	3 00
expense in above cases.....	1 00
1 day's services in court and making report.....	3 00
James J. Wallace,	
For conveying Pearl Beagle, Samuel Stevenson, and John O'Brien, from East Saginaw to reform school:	
bus fare for self and children.....	75
railroad fare for self to Lansing and return.....	3 35
“ “ “ children, 3 half fares.....	2 85
back at Lansing.....	1 00
dinner, Lansing.....	50
street car, 5c; supper at Owosso, 50c.....	55
bus fare, East Saginaw.....	25
1½ days' services.....	4 50
Albert Miller,	
For conveying Edward Young from Bay City to reform school:	
railroad fare for self and boy.....	5 00
back fare at Bay City.....	75
“ “ Lansing.....	75
dinner, “.....	50
supper at Owosso.....	50
1½ day's time.....	4 50
conveying Daniel Grimes from Bay City to reform school:	
railroad fare for self and boy.....	5 00
back fare at Bay City.....	75
“ “ Lansing.....	75
Amount carried forward.....	\$70,572 05

## BOARD OF STATE AUDITORS.

345

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$70,572 05
Albert Miller,	
For dinner, Lansing.....	50
supper at Owosso.....	50
1½ day's time.....	4 50
John L. Averill,	
For conveying Walter Thompson from Bay City to reform school:	
railroad fare for self and boy.....	5 00
hack hire at Bay City.....	75
“ “ Lansing.....	75
dinner, “.....	50
supper at Owosso.....	50
1½ day's time.....	4 50
conveying William Benstien from Bay City to reform school:	
railroad fare for self and boy.....	5 00
hack fare at Bay City.....	75
“ “ Lansing.....	75
dinner at “.....	50
supper at Owosso.....	50
1½ days' time.....	4 50
William Kennedy,	
For conveying Peter P. Quevillon and William Quevillon from Luding-	
ton to reform school:	
railroad, Ludington to Reed City, for three.....	4 41
“ Reed City to Howard City, “.....	3 15
“ Howard City to Lansing, “.....	6 84
hack at Lansing.....	1 00
supper and lodging at Lansing.....	1 00
2 meals, returning.....	1 00
railroad fare, Lansing to Ludington.....	4 80
2 days' time.....	6 00
Samuel Pollock,	
For conveying Hannah Shrouty from Charlotte to industrial home:	
hack fare from jail to depot.....	50
2 railroad fares, Charlotte to Jackson.....	2 00
dinner at Jackson for two.....	1 00
railroad fare, Jackson to Adrian.....	2 70
hack fare to school.....	1 50
hotel bill over night at Adrain.....	1 50
hack fare to depot.....	25
railroad fare, Adrian to Jackson.....	1 35
dinner at Jackson.....	50
railroad fare, Jackson to Charlotte.....	1 00
hack fare.....	25
2 days' services.....	6 00
E. H. Merritt,	
For conveying Leander Morris from Big Rapids to reform school:	
bus fare from jail to depot.....	50
2 fares, Big Rapids to Lansing.....	5 90
bus fare at Lansing.....	75
dinner at “.....	50
supper at Grand Rapids.....	50
fare, Lansing to Big Rapids.....	2 95
bus at Big Rapids.....	25
1 day's time.....	3 00
T. Dailey Mower,	
For conveying Joseph Cain and Chas. C. Peters from East Saginaw to	
reform school:	
bus fare for self and children.....	50
Amount carried forward.....	\$70,663 15

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$70,663 15
T. Dailey Mower,	
For railroad fare for self to Lansing and return.....	3 35
"    "    " children to Lansing.....	2 80
hack fare at Lansing.....	75
dinner.....	50
street car, 5c; supper at Owosso, 50c.....	55
bus fare at East Saginaw.....	25
1½ day's time.....	4 50
F. F. Latimer,	
For conveying Snider Anderson from Ludington to reform school:	
fare from Ludington to Lansing and return.....	13 65
dinner for two at Reed City.....	1 00
supper for two at Lansing.....	1 00
lodging and breakfast at Lansing.....	1 00
hack fare, \$1.00; street car, 10c.....	1 10
dinner at Grand Rapids.....	75
supper at White Cloud.....	50
2 days' time.....	6 00
Charles E. Powell,	
For conveying William Yockey and Eddie Yockey from Edmore to reform school:	
fare for self to Lansing.....	2 15
"    " boys "    ".....	2 15
dinner for self "    ".....	50
supper, lodging and breakfast.....	1 50
railroad fare returning home.....	2 15
2 days' time.....	6 00
G. W. Carpenter,	
For conveying Charles Trim from Lapeer to reform school:	
hack fare at Lapeer.....	50
2 railroad fares Lapeer to Lansing.....	4 16
hack fare, Lansing.....	75
dinner at Lansing.....	50
railroad fare Lansing to Lapeer.....	2 08
supper at Durand.....	50
hack fare at Lapeer.....	25
1½ day's services.....	4 50
James Powrie,	
For conveying Charles Whitney from Pinconning to reform school:	
railroad fare Pinconning to Lansing.....	2 70
"    "    "    " for boy.....	1 35
hack from depot to school.....	50
breakfast for self and boy, West Bay City.....	70
dinner for self, Lansing.....	50
railroad fare Lansing to Pinconning.....	2 70
supper, Owosso.....	50
2 days' time.....	6 00
J. H. Wellings,	
For conveying Chaney Young from Leslie to reform school:	
1 day's services.....	3 00
fare for boy.....	35
D. C. King,	
For expenses incurred in conveying Ford Willet from Mecosta county to State public school:	
railroad fare.....	11 42
hotel bills.....	4 65
Amount carried forward.....	\$70,762 91



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$70,762 91
<b>Mrs. H. L. Lewis,</b>	
For expenses incurred in conveying William Atkinson, Myrtle Atkinson and Richard Atkinson, from Hersey to State public school:	
livery hire from Hersey to Reed City.....	2 00
fare, Reed City to Grand Rapids, self and assistant.....	4 10
“ “ “ “ “ for children.....	2 05
bus fare at Grand Rapids.....	1 00
dinner for self and assistant at Grand Rapids.....	1 00
“ “ children at Grand Rapids.....	1 00
fare, Grand Rapids to Coldwater, self and assistant.....	7 00
“ “ “ “ “ for children.....	3 50
supper for children at Coldwater.....	1 00
“ lodging, breakfast and dinner, Coldwater, for self and assistant.....	4 00
hack to school.....	1 00
fare, Coldwater to Reed City, self and assistant.....	11 10
bus fare, Grand Rapids.....	50
supper, lodging and breakfast, self and assistant.....	3 00
dinner at Reed City, for self and assistant.....	1 00
fare, Reed City to Hersey, for self and assistant.....	20
<b>H. F. Darling,</b>	
For expenses incurred in conveying George Pearl from Montcalm Co. to State public school:	
dinner for self and boy at Stanton.....	50
railroad fare, Stanton to Lansing and return.....	3 05
“ “ “ “ “ for child.....	95
“ “ Lansing to Jackson and return.....	2 00
“ “ “ “ “ for child.....	55
supper, lodging and breakfast, self and boy.....	1 50
railroad fare, Jackson to Coldwater and return.....	2 30
“ “ “ “ “ for child.....	65
dinner for self, Coldwater.....	50
supper, lodging and breakfast, Ionia.....	75
<b>E. W. Beckwith,</b>	
For expenses incurred in conveying Albern Steele and Ettie May Steele from Cass county to State public school:	
railroad fare, Cassopolis to South Bend.....	65
“ “ South Bend to Coldwater.....	2 10
dinner for 3 at Elkhart.....	1 50
bus fare from G. T. to L. S. R. R.....	50
bus to school.....	1 00
hotel at Coldwater.....	2 00
railroad fare returning.....	2 75
hotel bill, Elkhart.....	2 00
<b>L. A. Lawrence,</b>	
For expenses incurred in conveying Charles E. and Isaac Vanalstein from Lenawee county to State public school:	
hack fare to depot.....	75
railroad fare, Adrian to Coldwater, self and children.....	3 30
lunch for self and children.....	45
hack fare to school.....	75
railroad fare, Coldwater to Hudson.....	95
hotel bill.....	1 00
<b>N. M. Bunday,</b>	
For expenses incurred in conveying Edward Phelps from Clinton county to State public school:	
railroad fare, St. Johns to Coldwater and return.....	7 40
hotel bill.....	2 50
hack fare.....	75
Amount carried forward.....	\$70,949 46

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE

Amount brought forward.....	\$70,849 46
William J. Stuart,	
For services and expenses as prosecuting attorney for Kent county in supreme court, case of people vs. George H. Soule:	
3 days preparing brief and argument.....	30 00
1 day at Lansing on argument of case.....	10 00
fare, Grand Rapids to Lansing.....	1 95
breakfast, Grand Rapids depot.....	50
dinner, Lansing.....	50
street car, 5c; railroad, Lansing to Grand Rapids, \$1.95.....	2 00
Henry Hoffman,	
For services and expenses as prosecuting attorney of Mackinac county, in supreme court, case of People vs. Antoine Pequin:	
3 days making brief.....	30 00
ferry fare across straits.....	50
sleeper to Bay City.....	1 50
fare for round trip.....	13 68
breakfast, Bay City.....	50
3 days' time going to Lansing and returning.....	30 00
1 day's board at Lansing.....	2 00
ferry fare.....	50
supper at Owosso.....	50
C. T. Crandall,	
For services and expenses as prosecuting attorney of Iron county, in supreme court, case of People vs. Henry Lyng:	
2 days preparing brief.....	20 00
2½ " " " and reply to defendants.....	25 00
hack to depot.....	25
railroad fare to Chicago.....	9 78
sleeping car.....	2 50
supper.....	50
hack to hotel in Chicago.....	50
breakfast, dinner and supper.....	1 50
hack to train.....	50
railroad fare to Lansing.....	6 15
sleeping car.....	2 00
breakfast at Jackson.....	50
hack from depot to Lansing House.....	25
hotel.....	3 00
hack to depot.....	25
railroad fare to Chicago.....	6 15
sleeping car.....	2 00
hack to hotel.....	50
breakfast, dinner and supper.....	1 50
hack to train.....	50
railroad fare to Crystal Falls.....	9 78
sleeping car.....	2 50
breakfast.....	50
hack from depot to office.....	25
five days' services.....	50 00
D. B. Morgan,	
For services and expenses as prosecuting attorney of Lenawee county, in supreme court, case of People vs. James Stewart:	
4½ days preparing brief.....	45 00
2½ days' time.....	25 00
R. R. fare to Lansing.....	2 35
hotel at Hillsdale.....	50
" Lansing.....	2 00
railroad fare to Jackson.....	1 10
hotel at Jackson.....	1 50
railroad fare to Adrian.....	1 35
Amount carried forward.....	\$71,198 75

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward	\$71,198 75	
Herbert E. Winsor,		
For services and expenses as prosecuting attorney of Calhoun county, in supreme court, case of People vs Eugene M. Crowwell:		
2 days preparing brief	20 00	
rrilroad to Battle Creek	40	
hotel, " "	50	
railroad to Lansing	1 63	
hotel, " "	1 50	
railroad to Jackson	1 10	
hotel, " "	50	
railroad to Marshall	95	
1½ days' time attending court in Lansing	15 00	
American Express Co.,		
For express	2 30	
Michigan Bell Telephone Co.,		
For messages for January	1 00	
Hudson & Symington,		
For 2 towel racks	4 00	
Gray & Baffy,		
For 1 hide, H. B. leather, 50 lbs, @ 26c	13 00	
25 yards double 6a gauf, @ 5c	1 25	
4 dozen 6a nails, @ 4c	16	
B. Volman & Co.,		
For 1 kip fine Eng. Chamois	16 00	
E. G. Studley,		
For 112 lbs. xxx white waste, @ 8½c	9 80	
10 lbs. eureka packing, @ 45c	4 50	
Detroit Lead Pipe & Sheet Lead Works,		
For 7¼ lbs. ¾ brass pipe, J. P. Size, @ 34c	2 47	
24 ¼ " mall ells	} 22 lbs. @ 12c	2 64
24 ¼ " tees		
24 ¾ " "		
24 ¾ " ells		
24 ½ " "		
24 ½ " tees		
2 French pat closet basins, \$1.45	\$2 90	
50 and 10 per cent off	1 60	
		1 30
6 copper closet pans, @ 50c		3 00
6 lbs. ½ and ¼ solder, @ 15c		90
1 Ea No. 1 and No. 2 Walworth cutter		3 75
6 " " 1 and 2 " " wheels		1 62
12 ¾x¼ brass bush, @ 9c	\$1 08	
12 ¼x½ " " @ 7c	84	
	\$1 92	
60 per cent off	1 14	
		78
1 soil pot and soil		20
1 tap borer		35
1 package No. 1 N. P. safety chain		1 20
6 dozen basin ck. washers		60
box		25
Nelson Matter & Co.,		
For 6 cherry, No. 62½ chairs, high back, cane seat @ \$6.50	39 00	
6 " No. 73, revolving chairs in leather, @ \$16.00	96 00	
6 " No. 62½, chairs, high back, in leather, @ \$9.00	54 00	
6 " No. 62 " low " cane seat, @ \$6.00	36 00	
Amount carried forward	\$71,536 40	

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....		\$71,536 40
Nelson, Matter & Co.,		
For 1 cherry No. 63, revolving chair, low back, leather.....		10 00
5 " No. 2 Champion, revolving book cases, @ \$15.00	\$75 00	
10 per cent	7 50	67 50
1 antique oak, No. 324 table.....		40 00
1 No. 120 couch, in leather.....		50 00
2 antique oak, No. 31, blacking cases, @ \$3.50.....		7 00
1 No. 36 chair, in leather.....		45 00
1 No. 218 " " ".....		30 00
for supreme court:		
Daniel C. French,		
For balance due him, being balance of appropriation of ten thousand dollars, made by the State of Michigan for a statue of Gen. Lewis Cass, in accordance with joint resolution No. 26 of the legislature of said State, approved June 17, 1885, and in accordance with contract made Oct. 4, 1886, with said French, by P. Parsons, H. E. Smith and H. B. Ledyard commissioners; said contract stipulating that said French should receive \$9,400.00 and such balance as might remain of the appropriation not expended by said commissioners for their proper expenses, said expenses not to be over \$600.00.		
appropriated for expenses.....	\$600 00	
expenses of P. Parsons.....	\$404 00	
" " H. E. Smith.....	91 06	495 06
balance due D C. French.....		104 94
amount due him for executing and placing in the old rotunda of the U. S. capitol at Washington, a statute of General Lewis Cass in accordance with contract made between him and Philo Parsona, H. E. Smith and H. B. Ledyard, commissioners appointed for said purpose pursuant to joint resolution of the legislature of Michigan, approved June 17, 1885.....	\$9,400 00	
less amt. paid April, 1888.....	3,000 00	
balance.....		6,400 00
Hamilton E. Smith,		
For expenses incurred by him as commissioner appointed in pursuance of joint resolution No. 26 of the State of Michigan, approved June 17, 1885, to contract for and present to the United States a statue of General Lewis Cass, to be placed in the old rotunda of the U. S. capitol at Washington.....		91 06
<hr/>		
<i>March 27, 1889.</i>		
Pay roll of engineers, mechanics, etc., for March.....		1,400 50
Wm. Butters,		
For services as janitor for March.....		62 00
washing 98 pieces.....		4 90
A. P. Coryell,		
For services as janitor for March.....		52 00
washing 22 pieces.....		1 10
James M. Greenfield,		
For services as janitor for March.....		62 00
Amount carried forward.....		\$79,964 40

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$79,964 40
John Nagle, For services as janitor for March.....	52 00
washing 60 pieces.....	3 00
Charles Reeves, For services as janitor for March.....	62 00
Christian Frey, For services as janitor for March.....	62 00
washing 46 towels.....	2 30
Robert Foster, For services as janitor for March.....	52 00
washing 60 pieces.....	3 00
Frank T. Albright, For services in charge of legislative stationery, for month of March.....	93 00
J. Stahl, For 5 doz. Yale blank keys, @ 75c.....	3 85
2 pr. Union 6x6 double acting spring butts, @ \$7.50.....	15 00
6 pr. Browney butts, 3½x3½, R. H., @ \$1.60.....	9 60
" " " " L. H., ".....	9 60
2 granite water pails, @ \$1.35.....	2 70
2 doz. 4 oz. tacks, @ 35c.....	70
4 lt. glass, double A. A. 40x60, cut, @ \$3.60.....	14 40
2 joint R. pipe.....	1 00
2 screw drivers.....	65
2 auger bits.....	70
6 hooks and eyes.....	25
4 blank keys.....	40
2 3-16 drill bits.....	30
1 wall scraper.....	50
3 gal. wood varnish, @ \$2.50.....	7 50
1 keg 8p wire nails.....	3 45
15lb 6p " " @ 4½c.....	68
2 ch. steel coal scoops, @ \$1.50.....	4 50
100 ft. picture wire.....	15
2 oilers. @ 35c.....	70
9 lt. glass 14x30, 23c.....	2 07
1 thimble.....	10
2lb 3p fine nails.....	10
5 lt glass 24x38 D-a. a., @ 97c.....	4 85
1 ¼ Jennings augur bit.....	50
1 bottom gal. tank.....	50
5 days labor on roof, @ \$2.75.....	13 75
" " " for helper, @ \$1.50.....	7 50
17½lb solder, @ 25c.....	4 37
3 bush. charcoal.....	45
6 blank steel keys.....	60
1 pair T. hinges.....	15
200lb white lead.....	14 00
1 tin box.....	50
7 ft wire screens, @ 5c.....	35
1 nail puller.....	3 00
2 varnish brushes.....	2 45
2 gro. brass screws ¼-7-8.....	1 10
1 " " " ¼-6.....	17
1 " " " ¼-4.....	15
1 " " " 1x8.....	23
1 " " " 1¼-9.....	28
8 browney drawer pulls.....	40
10lb best glue, @ 30c.....	3 00
Amount carried forward.....	\$80,430 90

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$80,430 90
J. Stahl,	
For 6 brass flush bolts.....	50
6 punches.....	75
3 qr. sand paper, @ 25c.....	75
2 lt. glass, double A. A., 24x36, @ 72c.....	1 44
4 lbs. wire brads, @ 8c.....	40
7 lt. glass, A. A., 14x30, @ 23c.....	1 61
2 copper ice pails, @ \$2.25.....	4 50
1 lantern.....	65
7 pair brass butts, 2½x2½, @ 3c.....	58
1 doz. 4½ warding files.....	1 20
1 " 6 " ".....	1 30
1 pair 4½x4½ Jap butts.....	25
1 keg wire finish nails.....	5 10
4 bolts.....	10
3 doz. Browney wardrobe hooks, @ 70c.....	2 10
John Kennedy,	
For washing 58 pieces.....	2 90
George K. Grove,	
For washing 24 towels.....	1 20
Charles McKrill,	
For washing 88 towels.....	4 40
R. B. Woodard,	
For 12 chair springs.....	9 00
Crotty Bros.,	
For 1 file case.....	1 00
1 day book.....	75
1 bottle blue ink.....	60
2 mem. books.....	1 00
W. D. Sabin,	
For 7 papers 8 oz. tacks.....	25
8 " 10 " ".....	24
4 " 14 " ".....	16
3 pails, @ 15c.....	45
3 brushes, @ 5c.....	45
2 keys.....	10
19 match sa es @ 8c.....	1 52
6 " " @ 18c.....	1 08
1 gross 1 in. screws, 22c; 1 light glass 14x56, \$1.24.....	1 46
Reform School:	
For caning 12 Oswego Lib seats, @ 65c.....	7 80
" 1 " " back.....	60
" 4 square fine seats, @ 50c.....	2 00
" 1 office seat.....	65
" 1 bent rim seat.....	65
" 2 round office seats, @ 60c.....	1 20
John Eichele,	
For 1 clothes basket.....	1 40
2 " " @ \$1.25.....	2 50
Daniels & Ellis,	
For 31,500lb ice from Dec. 28 to March 26, @ 8c.....	25 20
John Clear,	
For 17 loads paper.....	4 25
M. J. Buck,	
For 2 pcs. walnut, 16 in.x7 ft.....	25
1 revolving book case for gov. office.....	14 00
5 yards billiard cloth.....	7 50
1 hamper, \$1.25; 1 T rack, 35c.....	1 60
Amount carried forward.....	\$80,548 27

## BOARD OF STATE AUDITORS.

353

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$80,548 27
M. J. Buck,	
For 2 bunches leather gimp.....	2 00
5 lb hair.....	3 75
1 glass and frame.....	8 50
1 office chair.....	7 00
Lansing Gas Light Co.,	
For gas consumed in capitol for March, 418,550 ft., @ \$2.00.....	837 10
"    "    in old offices, "    300    "    \$2.00.....	60
"    "    in corridors, "    1,400    "    \$2.00.....	2 80
Lansing Water Board,	
For water used from Feb. 1 to April 1, 2 months.....	200 00
T. H. Sedina,	
For 1 pair pants for Lee, day watch.....	7 50
1 " " Smith, ".....	7 50
P. F. Olds & Son,	
For 3 1/4 hours making steel punch.....	1 30
3 " " " " and bit.....	1 20
3 " " " " ".....	1 20
3 " " new screw, \$2.22; 3 lb steel, 15c.....	2 37
C. Alsdorf & Son,	
For 50 lbs. anti-kalsomine.....	1 20
1 brush, 10c; 1 lb. umber in oil, 25c.....	35
1 lb. oak graining color.....	25
6 dozen toilet soap, @ 75c.....	4 50
1/4 lb. ultramarine blue.....	10
1 1/4 lbs. mercury, @ 80c.....	1 00
2 gallons alcohol, @ \$2.50.....	5 00
1 lb. burnt umber in oil.....	25
2 gallons turpentine, @ 70c.....	1 40
1 " ".....	70
Lansing Lumber Co.:	
For 1,000 file sticks. for senate.....	10 00
1,000 " " " ".....	10 00
2,000 " " " House.....	20 00
800 feet box lumber, @ 17c.....	13 60
34 " whitewood, @ 35c.....	1 19
150 " box lumber, 1x8, @ 17c.....	2 55
150 " " " @ 17c.....	2 55
50 " 7/8x7 1/8 " @ 17c.....	85
32 " fine com., @ 35c.....	1 12
100 " basswood, @ 25c.....	2 50
450 " box lumber, @ 16c.....	7 20
135 " " " @ 16c.....	2 16
200 " 1x2 oak, @ 25c.....	83
900 " box lumber, @ 16c.....	14 40
425 " fine com., @ 40c.....	17 00
sticking flooring.....	50
254 feet ceiling, @ 35c.....	8 89
6-2x4-16, @ 20c.....	1 28
50 feet cap.....	50
1,673 feet box lumber.....	20 01
100 8-inch patterns.....	3 00
1-2x8-4.....	15
50 feet check stops.....	20
2 ballasters.....	50
1 sash, 13x30.....	40
1 1 1/4x6-9.....	28
225 ft. outs, @ 30c.....	6 75
Amount carried forward.....	\$81,794 25

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$31,794 25
Lansing Lumber Co.,	
For 310 ft. whitewood and pine.....	13 95
12 12x12—16, @ 15c.....	5 76
12 1x12—16, @ 20c.....	3 84
3 —12, @ 45c.....	1 62
3 2x4—12, @ 20c.....	48
Mich. Bell Telephone Co.,	
For messages.....	50
American Express Co.,	
For express.....	2 10
C. Long & Co.,	
For 3 cases economy W. C. paper, @ \$15.00.....	45 00
6 dozen 12 lb. cotton mops, 72 lbs., @ 16c.....	11 52
1 long barber whisk.....	2 25
The American White Bronze Co.,	
For 3 photos bronze seal or coat of arms.....	2 00
1 copper " coat of arms.....	18 00
Newcomb Endicott & Co.,	
For 4 dozen towels, @ \$3.00.....	12 00
Detroit Electrical Works,	
For 55 porous cups, @ 45c.....	24 75
55 leclanche zincs, @ 8c.....	4 40
Detroit Lead, Pipe & Sheet Lead Works,	
For 6 tin'd brass ella, @ 42c.....	\$2 52
6 " " " @ 60c.....	3 60
	<hr/>
	\$6 12
20 per cent off.....	1 22
	<hr/>
	4 90
5¼ lbs. ¼ brass tubing.....	2 63
Charles Heine,	
For holding inquest on body of Wm. Anderson, a convict in Mich. State prison as per voucher.....	17 01
holding inquest on body of J. R. Adkinson, a convict in Mich. State prison as per voucher.....	17 03
P. Williams,	
For holding inquest on body of Anna Cook, an inmate of Mich. asylum for insane criminals, as per voucher.....	21 25
Elmer C. Lewis,	
For services and expenses as county agent of Wexford county:	
visit to Samuel Kelley, at Sherman.....	3 00
conveyance, 2 days.....	4 00
hotel, self and team.....	1 00
approving home of Zachariah Smith.....	3 00
hotel bill, \$1.00; conveyance, \$1.50.....	2 50
investigating Homer Houghton.....	3 00
hotel bill.....	1 00
investigating case of Lillie Winckloff.....	3 00
conveyance, \$2.00; hotel, \$1.50.....	3 50
attending trial of Lillie Winckloff.....	3 00
conveyance, \$2.00; hotel bill, \$1.00.....	3 00
conveying Lillie Winckloff from Cadillac to industrial home:	
2 railroad fares, Cadillac to Reed City.....	1 80
2 " Reed City to Adrian.....	11 30
breakfast, Reed City.....	1 00
dinner at East Saginaw.....	1 00
hack and bus fare.....	2 00
hotel bill at Adrian.....	1 00
Amount carried forward.....	<hr/>
	\$82,053 34



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward .....	\$82,053 34
railroad fare, Adrian to Grand Rapids .....	4 96
dinner, Coldwater .....	50
hotel, Grand Rapids .....	1 50
railroad fare, Grand Rapids to Cadillac .....	2 96
dinner at Cadillac .....	50
conveyance home .....	1 50
3 days' time .....	9 00
Caleb Davis, Jr.,	
For services and expenses as county agent of Oceana county:	
investigating home of J. Winters & Co., hoosier .....	3 00
telegram .....	50
railroad fare .....	40
investigating case of Whitmore and Rosseau .....	3 00
J. M. Fuller,	
For services and expenses as county agent of Montcalm county:	
investigating application of Eva Knotta for child .....	3 00
railroad fare, Greenville to Lakeview and return .....	2 06
livery hire at Lakeview .....	1 00
hotel bill, Lakeview .....	1 50
investigating case of Willie and Eddie Yockey .....	3 00
railroad fare, Greenville to Edmore and return .....	2 40
hotel bill .....	50
investigating case of Ethel Butler at Greenville .....	3 00
telephone message to judge of probate .....	20
railroad fare to Ionia and return, for approval of sentence .....	1 00
drayage of trunk for Ethel Butler, 25c; $\frac{1}{2}$ day's time, \$1.50 .....	1 75
meeting with jail inspectors at Stanton .....	3 00
railroad fare, Greenville to Stanton and return .....	1 90
hotel bill .....	35
investigating case of Cyrus Jones and Wm. Quain .....	3 00
railroad fare, Greenville to Edmore and return .....	2 40
trip to Stanton, call of circuit judge .....	3 00
railroad fare, Greenville to Stanton and return .....	1 90
investigating case of Theodore Britton .....	3 00
railroad fare, Greenville to Stanton .....	1 06
hotel bill .....	35
conveying Wm. Quain and Theodore Britton from Stanton to reform school:	
railroad fare for two boys, Stanton to Lansing .....	1 95
" " " self, Stanton to Lansing and return .....	4 25
supper, lodging and breakfast, Lansing .....	75
one day's services .....	3 00
Clara E. Fuller,	
For conveying Ethel Butler from Greenville to industrial home:	
railroad fare Greenville to Adrian for girl .....	4 06
" " " " and return, for self .....	8 00
two dinners at Jackson .....	1 00
hack fare at Adrian to the home .....	1 00
supper, lodging and breakfast at Adrian .....	1 00
dinner at Hillsdale .....	50
bus fare and supper at Lansing .....	75
$2\frac{1}{4}$ days' services .....	7 50
William A. Betts,	
For services and expenses as county agent of Benzie county:	
investigating case of Cornelius Doherty .....	3 00
livery .....	1 50
investigating case of Raymond H. Dart .....	3 00
livery, \$2.00; dinner and feed, 50c .....	2 50
Amount carried forward .....	\$82,164 85

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$62,164 85
William A. Betts,	
For investigating case of Rollin Hinkley.....	3 00
dinner and feed, 50c; livery, \$2.00.....	2 50
investigating Rollin Hinkley, livery.....	2 00
visiting John S. Smith.....	3 00
“ Grace Heacox, \$3.00; livery, \$2.00.....	5 00
“ Stella Clark, \$3.00; livery, \$2.00.....	5 00
“ Eddie Chapin, \$3.00; livery, 75c.....	3 75
“ Hattie Gray.....	3 00
postage and stationery for the year.....	2 00
R. H. Fosdick,	
For services and expenses as county agent of Oscoda county:	
inspecting jail.....	1 50
inspecting jail.....	1 50
inspecting jail.....	1 50
John W. Holcomb,	
For services and expenses as county agent of Kent county:	
investigating case of Joseph Satcher.....	3 00
“ “ L. Gilder, L. Bishop and Jos. Workman.....	3 00
“ “ Charles Baker.....	3 00
“ “ Jas. Dixon and Geo. Linesetter.....	3 00
“ “ Thos. DeKamp, Martin and Anton DeKamp.....	3 00
“ “ Chas. Rich Houghton.....	3 00
expenses in above cases.....	80
conveying Charles R. Houghton from Grand Rapids to reform school:	
1 day's services.....	3 00
hack at Grand Rapids.....	50
railroad fare for self and return.....	3 60
hack at Lansing.....	50
dinner.....	50
railroad fare for boy.....	1 00
Albert Miller,	
For services and expenses as county agent of Bay county:	
investigating case of Walter Thompson.....	3 00
hack hire.....	1 00
investigating case of Charles Whitney.....	3 00
“ “ Edward Youngs.....	3 00
hack hire.....	50
investigating case of Daniel Grimes.....	3 00
hack hire.....	50
investigating case of Wm. and Paul Benstine.....	3 00
hack hire.....	50
investigating case of Frederick Hartwick.....	3 00
“ “ James Serene.....	3 00
hack hire.....	50
G. L. Cornville,	
For services and expenses as county agent of Iosca county:	
inspecting jail at Tawas City.....	3 00
investigating case of Frank Fisher.....	3 00
railroad fare, Tawas City to Oscoda and return, 2 trips.....	2 00
hotel expenses, one day.....	1 50
Charles P. Reynolds,	
For services and expenses as county agent of Alcona county:	
investigating home of John Causley.....	3 00
inspecting jail.....	3 00
Amount carried forward.....	\$62,266 00

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$82,266 00
Charles Larzelere,	
For services and expenses as county agent of Cass county:	
one day, inspecting jail.....	8 00
livery, \$3.00; dinner and horse feed, 75c.....	3 75
examination of Charles and James Utley.....	3 00
team, \$3.00; dinner and horse feed, 50c.....	3 50
James Powrie,	
For conveying Frederick R. Hartwick from Piconning to reform school:	
railroad fare, Piconning to Lansing.....	2 70
“ “ “ for boy.....	1 35
hack at Lansing.....	75
breakfast, self and boy, at West Bay City.....	80
dinner for self, at Lansing.....	50
supper for self, at Owosso.....	50
railroad fare, Lansing to Piconning.....	2 70
2 days' time.....	6 00
Frederick J. Bowden,	
For conveying John Soam from Houghton to reform school:	
fare from Houghton to Lansing, for boy.....	17 95
“ “ “ officer.....	17 95
2 dinners at Marquette.....	1 00
2 suppers at St. Ignace.....	1 00
2 breakfasts, Reed City.....	1 00
dinner at Lansing.....	50
supper at Howard City.....	50
lodging and breakfast, Mackinaw City.....	1 00
dinner, Marquette.....	50
fare, Lansing to Houghton.....	17 95
3 days' services.....	9 00
Jacob Walton,	
For conveying Ruth Z. Kenyon from Cheboygan to industrial home:	
railroad fare for self and girl to Detroit.....	16 50
dinner, self and girl at Grayling.....	1 00
lunch, “ “ Vassar.....	50
hotel, over night at Detroit.....	2 75
hack for self and girl to depot.....	50
railroad fare, self and girl to Adrian.....	3 50
hack to the home.....	1 50
hotel at Adrian and hack to train.....	1 75
dinner at Detroit.....	75
railroad fare to Cheboygan and sleeper.....	10 25
3 days' time.....	9 00
A. B. Sloason,	
For conveying Fred Prosh from Hersey to reform school:	
livery from Hersey to Reed City.....	1 50
breakfast, self and boy at Reed City.....	1 00
railroad fare, “ “ to Lansing.....	6 60
hack, Lansing.....	1 00
dinner, supper, lodging and breakfast, Lansing.....	2 00
railroad fare for self, returning.....	3 30
dinner.....	50
2 days' services.....	6 00
Wm. J. Adams,	
For conveying Mortimer Sullivan from Marquette to reform school:	
2 tickets Marquette to Lansing.....	28 40
supper at St. Ignace for two.....	1 00
breakfast at Bay City for two.....	1 00
dinner at Lansing.....	50
Amount carried forward.....	\$82,463 70



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$82,649 78
T. Dailey Mower,	
For conveying Emma Drust from East Saginaw to industrial home:	
bus fare, self and prisoner.....	50
R. R. " " " ".....	8 00
dinner " " " ".....	1 00
hack fare at Adrian.....	1 50
supper, lodging and breakfast, Adrian.....	1 50
hack fare.....	50
railroad fare, returning.....	4 00
dinner.....	25
bus at East Saginaw.....	50
2 days' services.....	6 00
R. H. Rogers,	
For expenses incurred in conveying Earnest Camp from Lenawee county to State public school;	
railroad fare.....	2 70
hack hire.....	1 00
hotel bill.....	1 00
G. W. Montgomery,	
For expenses incurred in conveying Mabel Bailey from Mancelona to State public school:	
1½ fares from Mancelona to Sturgis.....	10 65
hotel, Sturgis, and meals on road.....	1 75
1½ fares, Sturgis to Coldwater.....	1 05
1 meal, Coldwater.....	50
fare, Coldwater to Sturgis.....	70
hotel bill, Sturgis.....	2 00
fare, Sturgis to Mancelona.....	7 10
dinner, Kalamazoo, 50c; supper, Reed City, 50c.....	1 00
hack, Sturgis.....	75
hack, Coldwater.....	1 00
John L. Jennings,	
For expenses incurred in conveying Franklin F. Garfield from Genesee county to State public school:	
railroad fare, Swartz Creek to Trowbridge, self and boy.....	2 63
" " Trowbridge to Lansing.....	15
" " Lansing to Jonesville.....	4 90
" " Jonesville to Coldwater.....	1 20
2 dinners at Coldwater.....	50
1 supper " ".....	25
hotel bill at Jonesville.....	1 00
dinner at Lansing.....	25
E. Stearns,	
For expenses incurred in conveying Kate and Elizabeth Collins from Marquette Co. to State public school:	
railroad fare from Clarksburgh to Marquette and return.....	2 00
" " " " to Chicago.....	10 60
" " for one child.....	5 30
" " from Chicago to Coldwater.....	4 60
" " " " for child.....	2 30
from Coldwater to Clarksburgh.....	15 20
sleeping car going and coming.....	5 25
hack hire.....	1 75
meals going and coming, self and children.....	5 00
railroad fare, Clarksburgh to Ishpeming, to see parents of children.....	80
Norman Latham,	
For expenses incurred in conveying Minnie Demond, Clara Demond and Wm. R. Rose, from Barry Co. to State public school:	
fare for children.....	3 45
Amount carried forward.....	\$82,771 86

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$82,771 86
Norman Latham,	
For fare for self.....	3 15
dinner for children.....	50
Return ticket for self.....	3 15
hack fare.....	1 00
Norman C. Smith,	
For expenses incurred in conveying Samuel and Charles Spears from	
Oceana Co. to State public school:	
2 half fare tickets from Hart to Coldwater.....	5 50
dinner for two at Allegan.....	50
supper, lodging and breakfast, Coldwater.....	1 50
conveyance to school.....	50
fare from Hart to Coldwater and return, self.....	11 00
dinner at Allegan.....	25
supper, lodging and breakfast, Coldwater, self.....	1 00
conveyance to school and return, self.....	1 00
A. J. Fallerd,ay,	
For expenses incurred in conveying Benjamin LaFayette, and Albert	
Proctor from Cass county to State public school:	
railroad fare.....	5 30
hack fare.....	2 00
meals, \$1.00; lodging, 50c.....	1 50
railroad fare.....	2 70
hack, 25c; meals, 50c.....	75
J. P. Sutton,	
For expenses incurred in conveying Allen Donald, William H. Land,	
Emma Donald and Eva A. Land from Cheboygan to State public	
school:	
expenses over night at Cheboygan.....	3 00
one fare to Detroit.....	8 20
4 half fares to Detroit.....	16 40
dinner at Grayling.....	1 50
supper at Bay City.....	1 50
hotel at Detroit, over night.....	3 00
bus fare, Detroit.....	1 00
one fare, Detroit to Coldwater.....	3 90
4 half fares, ".....	7 80
dinner at Coldwater.....	50
bus fare.....	1 00
fare, Coldwater to Detroit.....	3 90
hotel, Detroit, over night.....	1 50
fare, Detroit to Cheboygan.....	8 20
dinner and supper.....	1 00
Thomas Duncan,	
For expenses incurred in conveying Beulah Zugar from Tuscola county	
to State public school:	
railroad fare, Vassar to Detroit.....	2 60
2 dinners at Detroit.....	1 00
railroad fare, Detroit to Coldwater.....	3 45
lodging, board and livery at Coldwater.....	2 65
R. R. fare, Coldwater to Detroit.....	3 45
hotel over night.....	1 50
R. R. fare, Detroit to Vassar.....	2 60
E. P. Mason,	
For expenses incurred in conveying James B. Spencer, Amos Kleinsdienst	
and Jesse Kleinsdienst from Washtenaw county to State public	
school:	
R. R. fare from Ann Arbor to Coldwater.....	2 45
Amount carried forward.....	\$82,895 26

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$82,896 26
E. P. Mason,	
For 2 half fares, Ann Arbor to Coldwater.....	3 00
lunch at Jackson.....	60
hack at Coldwater.....	1 00
hotel bill.....	2 00
R. R. fare, returning.....	2 45
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<i>April 24, 1889.</i>	
Pay roll, engineers, mechanics, etc., for April.....	1,299 50
J. M. Greenfield,	
For services as janitor for April.....	60 00
Christian Frey,	
For services as janitor for April.....	60 00
washing.....	2 35
A. P. Coryell,	
For services as janitor for April.....	52 00
washing 17 pieces.....	85
Robt. Foster,	
For services as janitor for April.....	52 00
washing towels.....	2 70
Charles Reeves,	
For services as janitor for April.....	60 00.
John Nagle,	
For services as janitor for April.....	52 00
washing 60 pieces.....	3 00
William Butters,	
For services as janitor for April.....	60 00
washing 98 pieces.....	4 90
Frank T. Albright,	
For 30 days' services as legislative stationer.....	90 00
George K. Grove,	
For washing 24 towels.....	1 20
Charles McKrill,	
For washing 100 towels.....	5 00
Thomas Hill,	
For R. R. fare, Lansing to Detroit and return, on account of supplies for State Capitol.....	5 10
Charles Madden,	
For cleaning cess pool as per contract.....	30 00
John Clear,	
For 12 days' services, self, team and man, carting ashes.....	48 00
freight and cartage, as per voucher.....	11 96
Lansing Water Board,	
For water for capitol for month of April.....	100 00
Lansing Gas Light Co.,	
For gas consumed in capitol for April.....	677 38
“ “ “ old offices “ 400 ft., @ \$1.80.....	72
“ “ “ corridors “ 1,200 “ “.....	2 16
B. P. Richmond,	
For cleaning Howard clock.....	4 00
repairing clock in shipping room—Sec. State.....	1 00
Amount carried forward.....	\$85,590 13

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$85,590 13
Reform School,	
For caning 8 Oswego library seats, @ 65c.....	5 20
"    2 Eng. cottage    "    @ 50c.....	1 00
"    1 com.    "    .....	50
Lansing Lumber Co.,	
For 2 pieces, 1-14-12.....	1 40
H. H. Larnard,	
For 1/2 doz. 20-in. ostrich dusters, @ \$22.85.....	11 42
1 covered soap dish.....	40
5-6 doz. 20-in. ostrich dusters.....	19 04
1 ewer and basin, 90c; 8 14-in. trays, \$2.00.....	2 90
1 ice pitcher, \$1.25; 8 white pitchers, \$4.00.....	5 25
3 white pitchers, \$1.50; 1 ice pitcher, \$1.40.....	2 90
12 iron spittoons, \$11.00; 4 14-in. trays, \$1.00.....	12 00
1 doz. 20-in. ostrich dusters.....	22 85
4 water coolers, 8 gal.....	40 00
3 white pitchers, \$1.20; 3 trays, \$1.20.....	2 40
1 brass tray, 75c; 1 bowl, 20c.....	95
6 tumblers, 63c; 1 ice pitcher, \$1.40.....	2 03
1 white pitcher, 40c; 1 ice pitcher, \$1.25.....	1 65
1 white pitcher, 50c; 1 tray, 30c.....	80
1 ice pitcher, \$1.40; 2 trays, 80c.....	2 20
1/2 doz. 20-in. dusters.....	11 43
Mich. Bell Telephone Co.,	
For messages for March.....	75
R. L. Polk & Co.,	
For 1 Mich. State Gazetteer.....	5 00
United States Express Co.,	
For express.....	65
John Kennedy,	
For washing 68 pieces.....	3 40
Telephone and Telegraph Construction Co.,	
For rent of 12 telephones from April 1, to July 1, '89.....	119 00
"    "    3 private line telephones in boiler room.....	15 00
Hudson & Symington,	
For 12 office chairs, for Senate and House.....	57 00
1 rocker.....	16 00
National Tubing Co.,	
For 50 feet elevator tubing, @ 24c.....	12 00
Judson Freeman,	
For fare for self and 2 insane convicts, Jackson to Ionia.....	6 75
carriage, Ionia depot to asylum.....	1 00
dinner, 50c; supper, 50c.....	1 00
fare, Ionia to Jackson.....	2 25
transfer of convicts Thompson and Monahan from State prison to Ionia asylum:	
Henry Deigh,	
For holding inquest on body of Geo. Ferriss at State prison, as per voucher.....	9 22
George F. Robinson,	
For services and expenses as prosecuting attorney of Wayne Co. in supreme court, case of People vs. William Gallagher:	
preparing brief, 2 days.....	30 00
"        "        3        ".....	30 00
"        "        6        ".....	60 00
"        "        4        ".....	40 00
"        "        and argument, 2 days.....	20 00
1/2 day at supreme court.....	5 00
arguing case, 1 day.....	10 00
Amount carried forward.....	\$98,170 47



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$86,170 47
Geo. F. Robinson,	
For railroad fare, Detroit to Lansing and return.....	5 60
hotel bill, Lansing.....	2 75
Mrs. Alex. McMillan,	
For expenses incurred in conveying Henry Hall from Ingham county to State public school:	
fare to Coldwater and return.....	3 90
hack hire, Lansing.....	50
dinner.....	1 00
carriage at Coldwater.....	1 25
hotel bill, \$2.00; hack, 25c.....	2 25
Wm. A. Fraser,	
For services and expenses as county agent of Shiawassee county:	
investigating application of Charlotte Hansord.....	3 00
“ home of Wm. H. Devoe.....	3 00
livery.....	1 00
investigating application of Caroline Collard.....	3 00
“ home of Henry Jones.....	3 00
livery.....	2 50
railroad fare to Owosso and return to visit Wm. Bloss.....	20
dinner at Owosso.....	25
investigating application of Stephen Watson.....	3 00
visiting Mrs. Daniel Jones to settle with Wm. Bloss.....	3 00
livery.....	2 50
visiting Alfred Patchett.....	3 00
livery.....	1 00
investigating application of Mr. Vincent.....	3 00
postage, 46c; stationery, 20c.....	66
investigating application of Geo. W. Reid.....	3 00
visiting jail.....	3 00
G. W. Carpenter,	
For services and expenses as county agent of Lapeer county:	
one day's services, case of John Best.....	3 00
one “ “ “ Wm. McMullen.....	3 00
one “ “ “ Charles Trim.....	3 00
livery and hotel expenses.....	2 50
one day inspecting jail.....	3 00
one day's services, returning Daniel Kent.....	3 00
1 day transferring Maud Culver.....	3 00
livery.....	1 00
1 day, visiting Julia Cole.....	3 00
livery and hotel bill.....	2 00
J. Clark Pierce,	
For services and expenses as county agent of Branch county:	
investigating case of Maggie McCoit.....	3 00
inspecting jail.....	3 00
investigating case of Mary Stage.....	3 00
“ “ Henry W. Finney.....	3 00
horse and buggy.....	1 00
investigating case of Bertie Reber.....	3 00
horse and buggy.....	1 00
supper at Quincy.....	50
investigating case of Ida Robins.....	3 00
“ “ Archabald Cummings.....	3 00
inspecting jail.....	3 00
investigating case of Claud E. Hayne.....	3 00
visiting Roland and Mahala Dewitt.....	3 00
horse and buggy.....	2 00
Amount carried forward.....	\$86,286 83

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$86,286 83
J. Clark Pierce,	
For hotel bill.....	75
investigating application of Mrs. E. Ganvoy.....	3 00
visiting Minnie McLaughlin.....	3 00
horse and buggy in above case.....	2 00
investigating application of J. Ambrose, for child.....	3 00
"          "          of Luke Peachy, ".....	3 00
"          "          of G. D. Barrows, ".....	3 00
"          "          of S. A. Bates, ".....	3 00
"          "          of Jno. S. Holden, ".....	3 00
"          "          of J. C. Chatfield, ".....	3 00
"          "          of A. A. McLaughlin, for child.....	3 00
"          "          of Jas. Dorris and Geo. Croft, for child.....	3 00
visiting Martha A. Marshall.....	3 00
horse and buggy.....	2 00
investigating application of E. Anderson.....	3 00
visiting Delia Oliver.....	3 00
horse and buggy.....	2 00
visiting Nettie May Bender.....	3 00
horse and buggy.....	2 00
visiting Maud Smith and Bessie Baxter.....	3 00
horse and buggy.....	1 00
Charles D. Blanchard,	
For services and expenses as county agent of Marquette county;	
investigating charges against M. Sullivan and Patrick Daley at	
Negaunee.....	3 00
fare Marquette to Negaunee and return.....	1 00
supper at Negaunee.....	50
inspecting jail.....	3 00
investigating charges against Mike Fleming, James Donovan, Joseph	
Manning and Patrick Daley.....	3 00
fare Marquette to Negaunee and return.....	1 00
supper at Negaunee.....	50
investigating condition of two abandoned children.....	3 00
fare Marquette to Negaunee and return.....	1 00
supper at Negaunee.....	50
investigating charges against Thomas Godley and William Bystrum.	3 00
postage and stationery.....	50
Charles Larzelere,	
For services and expenses as county agent of Cass county:	
examination of Ansa Mathews.....	3 00
livery.....	3 00
dinner and horse feed.....	75
Thomas Shaw, Sr.,	
For services and expenses as county agent of Mecosta county:	
railroad fare to Lakeview.....	1 40
livery to Stearns' home, \$2.00; dinner, 40c.....	2 40
supper, lodging and breakfast.....	1 00
railroad fare to Big Rapids.....	1 40
one day's time.....	3 00
J. C. Townsend,	
For services and expenses as county agent of Midland county:	
investigating home for Scott Yates.....	3 00
horse hire.....	2 50
investigating home for Barbara boys.....	3 00
horse hire.....	2 50
investigating home for Dora Stevens.....	3 00
horse hire.....	2 50
Amount carried forward.....	\$86,394 03

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$96,394 03
J. C. Townsend,	
For investigating home for Bert Labell.....	3 00
horse hire.....	2 50
investigating home for Jennie Cowl.....	3 00
horse hire.....	2 50
investigating home for Alfred Butler.....	3 00
horse hire.....	2 50
investigating home for Mary Tracy.....	3 00
“ “ “ T. J. Shilder.....	3 00
horse hire.....	2 50
investigating home for Wm. Jones.....	3 00
horse hire.....	2 50
investigating home for Royal Wells.....	3 00
horse hire.....	2 50
investigating home for Fred Jacobs.....	3 00
horse hire.....	2 50
investigating runaway John Long.....	3 00
horse hire.....	2 50
investigating case of Royal Wells.....	3 00
horse hire.....	2 50
investigating home of Mary Dran.....	3 00
horse hire.....	2 50
investigating case of Barbara boys.....	3 00
horse hire.....	2 50
investigating home of Margaret Bridges.....	3 00
horse hire.....	2 50
investigating home of Willie Jones.....	3 00
horse hire.....	2 50
investigating home of Fred Jacobs.....	3 00
horse hire.....	2 50
investigating home of Willie Gilbert and Mary E. Pratt.....	3 00
investigating Chas. McCone, \$3.00; horse hire, \$2.50.....	5 50
“ home for Geo. Nelson.....	3 00
“ E. M. Bridges, \$3.00; R. R. fare, 50c.....	3 50
“ William Magoon, \$3.00; horse hire, \$2.50.....	5 50
“ Frank Pritchard, \$3.00; “ \$2.50.....	5 50
“ Freddie Swift.....	3 00
R. R. fare, \$1.20; dinner, 25c.....	1 45
case of Ernest Laffin.....	3 00
R. R. fare, \$1.20; dinner, 25c.....	1 45
“ \$1.20; “ 25c; Laffin and Swift case.....	1 45
visiting jail.....	3 00
Elmer C. Lewis,	
For services and expenses as county agent of Wexford county:	
investigating case of Charles Joyce.....	3 00
hotel bill, \$1.00; horse and buggy, \$1.50.....	2 50
investigating case of Eugene Quackenbush.....	3 00
hotel, \$1.00; conveyance, \$1.00.....	2 00
investigating case of Austin Bagnel.....	3 00
hotel at Sherman, 75c; R. R. and stage fare, \$2.75.....	3 50
investigating home of B. J. Hewit.....	3 00
conveyance, \$2.00; hotel bill, \$1.50.....	3 50
investigating application of John English.....	3 00
hotel.....	1 00
investigating home of Thos. H. Coomer.....	3 00
hotel, \$1.00; team, \$1.50.....	2 50
visiting Beulah Zugar.....	3 00
conveyance, \$1.00; hotel, 50c.....	1 50
Amount carried forward.....	\$96,550 88

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$86,550 88
Elmer C. Lewis,	
For conveying Charles Joyce from Cadillac to reform school:	
R. R. fare, Cadillac to Lansing, self and boy.....	6 30
dinner at Reed City.....	75
hack at Lansing.....	75
hotel ".....	1 25
railroad fare, Lansing to Cadillac.....	3 20
dinner, Howard City.....	50
conveyance home, \$2.00; 2 days' time, \$6.00.....	8 00
conveying Eugene Quackenbush and Austin Bagnel from Sherman	
and Cadillac to reform school:	
stage from Sherman to Manton, \$2.00; dinners, 50c.....	2 50
2 railroad fares to Howard City.....	4 60
2 " " Cadillac to Lansing.....	2 10
3 breakfasts, Reed City.....	95
2 fares, Howard City to Lansing.....	4 50
hack hire.....	1 00
hotel, Lansing, \$1.50; R. R. to Owosso Junction, 80c.....	2 30
railroad, Owosso to Cadillac, \$3.70; lunch, Clare, 35c.....	4 05
conveyance home, \$2.00; 2 days' time, \$6.00.....	8 00
Albert Miller,	
For services and expenses as Co. agent for Bay Co.:	
visiting Emily Houghton.....	3 00
hack hire.....	50
investigating and placing Charles Long in a home.....	3 00
expenses and railroad fare in returning Olive Deems from Bay City	
to industrial home.....	2 50
investigating case of James Serena.....	3 00
hack hire.....	50
investigating case of Wm. Van Dusen.....	3 00
hack hire.....	50
investigating case of John Foley.....	3 00
hack hire.....	1 00
investigating case of Ezra Campbell.....	3 00
hack hire, West Bay City.....	1 00
conveying William Van Dusen from Bay City to reform school:	
railroad fare for self and boy.....	5 00
hack at Bay City.....	75
" " Lansing.....	75
dinner, Lansing, 50c; supper, Owosso, 50c.....	1 00
1½ days' time.....	4 50
Darius Reid,	
For services and expenses as county agent of Gratiot county:	
investigating case of George Clark.....	3 00
" " Wm. Crawley and David Crawley.....	3 00
" " Chas. H. Mathews.....	3 00
" " Nelson Fullerton.....	3 00
conveying George Clark from Alma to reform school:	
1½ days' time.....	4 50
railroad fare to Lansing and return, self.....	3 85
" " " for boy.....	1 05
dinner at Lansing.....	40
supper at Owosso.....	35
E. J. Doyle,	
For services and expenses as county agent of St. Clair county:	
investigating case of Markus Randle.....	3 00
railroad fare, \$1.40; street car, 10c; 2 meals, 70c.....	2 20
investigating case of John Gibbs.....	3 00
Amount carried forward.....	\$86,667 98

## 367

**GENERAL ALLOWANCE.**

Amount brought forward.....	\$86,667 90
<b>E. J. Doyle,</b>	
For railroad fare, \$1.50; 2 meals, 50c.....	2 00
case of Chas. Baldwin, \$3.00; railroad fare, \$1.50; meals, 70c.....	5 20
“ Willis Larkey, \$3.00; horse hire, \$2.00; dinner and feed, 40c.....	5 40
“ Norman Alloar, \$3.00; “ “ \$2.00; “ “ “ 50c.....	5 50
“ George Morrow, \$3.00; railroad fare, \$1.50; meals, 50c.....	5 00
“ Peter Barkhouse, \$3.00; “ “ \$1.40; “ “ 70c.....	5 10
“ Geo. Fitzgerald, \$3.00; “ “ \$1.50; street car, 10c; meals, 70c.....	5 30
“ Alex. Christine, \$3.00; railroad fare, \$1.40; 2 meals, 80c.....	5 30
“ Murry Stapleton, \$3.00; “ “ \$1.50; “ “ 80c.....	5 30
“ Chas. Perkins, \$3.00; “ “ \$1.50; “ “ 70c.....	5 20
“ William Clark, \$3.00; “ “ \$2.75; “ “ 80c.....	6 55
“ Carrie Marsh, \$3.00; horse hire, \$2.00; dinner and feed, 50c.....	5 50
“ Levina Larshbork.....	3 00
railroad fare, 50c; horse hire, \$1.00; meals, 50c.....	2 00
case of Bert Ryer, \$3.00; railroad fare, \$1.60; meals, 80c.....	5 40
“ Wm. Young, \$3.00; “ “ \$2.75; “ “ 80c.....	6 55
case of Wm. Rader, \$3.00; R. R. fare, \$1.40; meals, 70c.....	5 10
“ Nina Codington, \$3.00; horse hire, \$2.00; meals, 75c.....	5 75
postage and stationery.....	1 37
placing Carrie Foster in home of R. Barnes.....	3 00
horse hire, \$2.00; dinner and feed, 40c.....	2 40
investigating home of T. A. Strout.....	3 00
horse hire, \$2.00; dinner and feed, 40c.....	2 40
placing Loreta Kaler in a new home.....	3 00
horse hire, \$2.00; 2 meals and feed, \$1.00.....	3 00
investigating home of Mrs. Brandon.....	3 00
horse hire, \$2.00; dinner and feed, 50c.....	2 50
investigating home of Mrs. L. J. Kinney.....	3 00
horse hire, \$2.00; dinner and feed, 40c.....	2 40
investigating home of I. W. Gilbert.....	3 00
R. R. fare, \$2.10; dinner and supper, 80c.....	2 90
<b>J. W. Holcomb,</b>	
For services and expenses as county agent of Kent county:	
investigation and indenture of Edward Griffin.....	1 50
“ as to release of Eugene Davies.....	3 00
“ “ George Pillema.....	3 00
visiting Charles Rich Houghton.....	1 50
“ Fred Gruman and Milton Robinson.....	3 00
investigating applicants for Lawrence Bartram.....	3 00
“ as to home of Gertrude Shateber.....	3 00
visiting Bertha Easton.....	3 00
expenses in above cases.....	12 90
<b>S. E. Daigman,</b>	
For conveying Fred Williams from Battle Creek to reform school:	
R. R. fare, self, to Lansing.....	1 35
“ boy, “.....	70
supper for self, “ 50c; street car, 5c.....	55
R. R. fare, “ Lansing to Battle Creek.....	1 35
1 day's services.....	3 00
conveying Minnie B. Gould from Battle Creek to industrial home:	
railroad fare, self and girl, to Jackson.....	1 90
dinner “ “ at “.....	75
railroad fare, “ “ Jackson to Adrian.....	2 70
hack at Adrian.....	1 00
supper, lodging and breakfast.....	1 25
railroad fare, self, Adrian to Battle Creek.....	2 55
2 days' services.....	6 00
Amount carried forward.....	\$86,849 10

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$86,849 10
E. H. Merritt,	
For conveying Phinney Berry from Big Rapids to reform school:	
bus from jail to depot.....	50
2 railroad fares, Big Rapids to Lansing.....	5 90
1 " fare, Lansing to Big Rapids.....	2 95
hack fare, Lansing.....	75
dinner and supper.....	1 00
bus fare, Big Rapids.....	25
one day's services.....	3 00
Henry Bishop,	
For conveying Bert Cross from Kalamazoo to reform school:	
railroad fare for self and boy and return of self.....	6 15
hotel, \$1.50; 1½ days' time, \$4.50.....	6 00
conveying Mort Harding from Kalamazoo to reform school:	
railroad fare, self and boy, Kalamazoo to Lansing.....	4 10
" " " returning.....	2 05
hotel bill at Lansing.....	50
" " " Jackson.....	15
hack, Kalamazoo, 25c; 1 day's time, \$3.00.....	3 25
conveying Clement Blood from Kalamazoo to reform school:	
railroad fare, self and boy, Kalamazoo to Lansing, and return of self to Kalamazoo.....	5 75
hotel bill at Jackson and hack hire home.....	50
" " " Lansing.....	50
one day's time.....	3 00
H. L. Sillick,	
For conveying Burnia Armstrong from Quincy to reform school:	
railroad fare, self and boy, from Quincy to Lansing.....	4 20
" " " returning.....	2 10
2 meals at Hilldale.....	1 00
hack at Lansing.....	1 00
expenses ".....	1 50
dinner at Jonesville.....	50
2 days' time.....	6 00
T. Dailey Mower,	
For conveying Wm. Neiderstadt from East Saginaw to reform school:	
bus fare for self and child.....	50
railroad fare for self to Lansing and return.....	3 35
" " " child to Lansing.....	1 85
hack fare, Lansing.....	50
dinner, 50c; street car, 5c; supper, Owosso, 50c.....	1 05
1½ days services.....	4 50
Francis McElroy,	
For conveying George Charity from Lapeer to reform school:	
bus fare, Lapeer.....	25
fare of boy from Lapeer to Lansing.....	1 04
" " self " " ".....	2 08
street car, Lansing, 15c; dinner, 50c.....	65
return fare to Lapeer.....	2 08
supper at Durand.....	50
bus fare at Lapeer.....	25
1 day's time.....	3 00
Frank Culver,	
For conveying Hattie Pitcher and Maud Scott from Mt. Clemens to industrial home:	
3 railroad fares, Mt. Clemens to Adrian.....	7 05
3 bus fares, " ".....	50
3 dinners at Detroit.....	75
Amount carried forward.....	\$86,941 60

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$86,941 60
Frank Culver,	
For 3 bus fares to school in Adrian.....	1 75
supper at Adrian.....	25
fare for self, Adrian to Mt. Clemens.....	2 35
lodging and breakfast, Detroit.....	75
2 days' time.....	6 00
Geo. B. Mann,	
for conveying Matilda Lozen from Marine City to industrial home:	
hack from jail to depot.....	50
fare for self and girl to Detroit.....	3 50
dinner, " " " at ".....	1 00
fare, self and girl, to Adrian.....	3 50
hack to school and return.....	1 50
supper, lodging and breakfast, Adrian.....	1 50
hack to depot, Adrian.....	25
fare, Adrian to Detroit.....	1 75
dinner, Detroit.....	50
fare, Detroit to Port Huron.....	1 75
hack, Port Huron.....	25
2 days' services.....	6 00
G. W. Robertson,	
For expenses incurred in conveying Matilda Jane Harper and Rosa	
Maud Harper from Macomb county to State public school:	
railroad fare, Mt. Clemens to Detroit, self.....	60
" " " " " 2 children.....	60
supper at Detroit.....	1 00
railroad fare, Detroit to Coldwater, self.....	3 45
" " " " " 2 children.....	3 45
carriage hire at Coldwater.....	1 25
supper, lodging, breakfast and dinner.....	2 00
railroad fare, Coldwater to Detroit.....	3 45
supper at Detroit.....	50
railroad fare, Detroit to Mt. Clemens.....	60
H. W. Bush,	
For expenses incurred in conveying Frederick Bowser and Rosa May	
Wheeler from Kalamazoo county to State public school:	
hack to depot.....	25
2 tickets to Coldwater.....	3 60
hack at Coldwater.....	75
hotel over night at Coldwater.....	1 50
railroad fare home.....	1 80
Simon Sullivan,	
For expenses incurred in conveying James Day from Kent county to	
State public school:	
1 ticket to White Pigeon and return.....	4 75
1 " from " " to Coldwater and return.....	1 80
2 dinners at " ".....	75
hack at Coldwater.....	50
hotel bill Coldwater.....	2 00
Laban A. Smith,	
For expenses incurred in conveying Ney Mills from Ionia county to State	
public school:	
team to Muir for child.....	1 50
team to Portland depot.....	1 00
railroad fare Portland to Coldwater, and return.....	5 15
hack fare Coldwater.....	1 00
hotel expenses.....	1 00
Amount carried forward.....	\$87,018 95

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$87,018 95
Asa W. Meech,	
For expenses incurred in conveying Geo. McGarry from Kent county to State public school:	
ticket to White Pigeon and return.....	4 15
dinner at " ".....	50
ticket White Pigeon to Coldwater and return.....	1 80
hotel bill, Coldwater.....	2 00
hack, Coldwater.....	50
hack at Grand Rapids.....	50
David Lankester,	
For expenses incurred in conveying Charles M. Buzzell from Kent county to State public school:	
ticket to Coldwater and return.....	6 15
hotel bill.....	2 75
Carrie Mosher,	
For expenses incurred in conveying Anthony Rose and Frederick Rose from Mecosta county to State public school:	
railroad fare to Coldwater and return, self.....	9 10
" " " for children.....	3 15
hotel bill.....	5 50
bus and hack fare.....	1 50
James Kilgour,	
For expenses incurred in conveying Hattie Lovich and Mabel Marx from St. Clair county to State public school:	
fare from Goodells to Coldwater.....	5 93
bus fare.....	1 50
fare Coldwater to Goodells.....	5 53
bus fare.....	25
board bill.....	1 90
Detroit House of Correction,	
For board, clothing and care of female prisoners from Jan. 1 to March 31, 1889, as per voucher.....	335 82
James G. Tucker,	
For services and expenses as prosecuting attorney of Macomb county, in supreme court, in case of People vs. Joseph G. McCaffrey.....	80 00

*May 29, 1889.*

Pay roll of engineers, mechanics, etc., for May.....	1,411 75
John Nagle,	
For services as janitor for May.....	54 00
William Butters,	
For services as janitor for May.....	62 00
washing 110 pieces.....	50
Christian Frey,	
For services as janitor for May.....	62 00
washing towels and bedding.....	2 65
Robert Foster,	
For services as janitor for May.....	54 00
washing 3 doz. towels.....	1 80
J. M. Greenfield,	
For services as janitor for May.....	62 00
Amount carried forward.....	\$89,202 18



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$89,203 18
Charles Reeves, For services as janitor for May.....	62 00
Frank T. Albright, For services as legislative stationer for May.....	93 00
A. P. Coryell, For services as janitor for May.....	54 00
washing 26 pieces.....	1 30
Mrs. M. Bogardus, For services as clerk in Adj. Gen. office ½ month.....	30 00
Charles McKrill, For washing 132 towels.....	6 60
John Kennedy, For washing 72 pieces.....	3 60
George K. Grove, For washing 24 towels.....	1 20
6 drawer locks.....	4 50
2 stub saws.....	40
Thomas Hill, For repairing State flags.....	2 50
Mrs. Donally, For washing 26 towels for Attorney General's office.....	1 30
R. B. Larzelere, For 19 days as temporary janitor in Auditor General's office.....	38 00
washing 32 towels.....	1 60
Reform School, For caning 4 Oswego lib. backs, @ 65c.....	2 60
" 10 " " seats, @ 65c.....	6 50
" 1 square spring chair.....	60
" 1 round spring chair.....	60
" 2 English cotta, @ 50c.....	1 00
" 2 stool seats, @ 30c.....	60
B. F. Simons, For 7 yards stair body Brussels carpet.....	8 00
10 yards linoleum and lining.....	16 08
Lansing Lumber Co., For one hour, planing (2 men).....	70
9 hours sticking moulding, @ 40c.....	3 60
John Clear, For 18 loads paper.....	4 50
C. Alsdorf & Son, For 5 lbs. anti-kalsomine, @ 8c.....	40
1 lb. permanent vermillion.....	50
1 paint brush.....	45
2 lbs. permanent vermillion.....	1 00
2 gallons turpentine.....	1 40
10 lbs. whiting, @ 3c.....	30
25 lbs. ochre in oil, @ 6c.....	1 50
1 lb. lamp black.....	25
4 paint brushes.....	1 40
2 gallons alcohol.....	5 00
6 lbs. chlor. lime.....	75
1 quart sperm oil.....	50
2 lbs. lamp black.....	50
Lansing Water Board, For water for capitol for month of May.....	100 00
Lucy A. Reeves, For washing 208 towels for executive office.....	10 40
" 20 " " Atty. Gen's office.....	1 00
Amount carried forward.....	\$89,673 31

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$39,673 31
Lansing Electric Light and Power Co.,	
For electric light supplied in 3 street lamps during 1st quarter of 1889,	
Jan. 15 to April 15, at \$85.00 per year each.....	63 75
Lansing Gas Light Co.,	
For gas consumed during May, in capitol, 240,900 ft., @ \$1.80.....	433 62
“ “ “ “ house and senate.....	206 80
“ “ “ “ old offices, 1,400 ft.....	2 52
“ “ “ “ corridors, 1,000 ft.....	1 80
United States Express Co.,	
For express.....	35
American Express Co.,	
For express.....	35
Mich. Bell Telephone Co.,	
For messages for April.....	1 25
Albert Miller,	
For services and expenses as county agent of Bay county:	
visiting Eva Hedglen, \$3.00; car fare, 10c.....	3 10
“ Roy Shores, \$3.00; hack fare, 50c.....	3 50
“ Charles Long, \$3.00; livery, \$1.50.....	4 50
“ Olive Perkins, \$3.00; “ \$1.00.....	4 00
expenses returning Chas. Long from Hampton to Coldwater:	
supper, lodging and breakfast, 75c; lunch, 15c; R. R. \$2.30.....	3 20
visiting Louis Drexel, \$3.00; livery hire, \$1.50.....	4 50
“ Julia King, \$3.00; hack hire, \$1.50.....	4 50
“ Mabel Robinson, \$3.00; livery, \$1.50.....	4 50
“ Ella Roehenbault.....	3 00
car fare, 10c; R. R. fare, \$1.00; livery and dinner, \$1.25.....	2 35
visiting Bertie Hill, \$3.00; livery, \$2.00.....	5 00
“ Gilbert Grovenor, \$3.00; livery, \$1.50.....	4 50
Charles Graham,	
For hauling 5 loads paper to printing office.....	1 25
Hezekiah Brown,	
For services and expenses as county agent of Osceola Co.:	
investigating case of Fred Clark.....	3 00
railroad fare, Evart to Reed City, 40c; to Tustin, 50c.....	90
dinner and supper at Tustin.....	50
fare, Tustin to Le Roy, to meet judge of probate.....	20
bed and breakfast in Le Roy.....	50
fare, Le Roy to Reed City, 40c; Reed City to Evart, 40c.....	80
dinner at Evart.....	25
investigating case of Fred Prosh.....	3 00
livery and dinner.....	1 75
E. W. Harris,	
For services and expenses as Co. agent for St. Clair Co.:	
investigating case of Lyman Mumohr.....	3 00
“ “ “ Norman Widenwood.....	3 00
“ “ “ Matilda Loren.....	3 00
boat fare to Marine City and return.....	75
supper, lodging and breakfast.....	1 50
investigating case of Joseph Mulloy and E. Holland.....	3 00
visit to Lorretta Carter and Nettie M. Burton.....	3 00
livery, \$5.00; toll, 24c.....	5 24
visit to Wm. Robinson, Wm. E. Green, Peter Boultsel and B. Croover.....	3 00
toll, 14c; livery, \$5.00; feed and dinner, 50c.....	5 64
visit to Mary A. Hammond.....	3 00
“ “ Nettie Burton.....	3 00
livery, \$5.00; toll, 24c.....	5 24
Amount carried forward.....	\$90,484 92

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$90,484 92
A. Riley Crittenden,	
For services and expenses as county agent of Livingston Co.:	
investigating case of Ira Riggits.....	3 00
"    petition for return of Milo P. Curtis.....	3 00
"    "    "    "    " Mary E. Curtis.....	3 00
car fare, 25c; dinner, 25c.....	50
investigating reported cruelty to Fred Vernind.....	3 00
telegraphing Supt. in regard to same.....	55
attending trial of guardian and finding new home.....	3 00
car fare to and from Fowlerville.....	50
paid John Wallace for board of boy as above.....	2 00
visiting Mattie Hope.....	3 00
carriage for same.....	2 50
J. Ward Davis,	
For services as county agent of Antrim county:	
examination of 6 juvenile offenders.....	3 00
"    "    1    "    offender.....	3 00
"    "    1    "    ".....	3 00
Samuel W. Peterson,	
For services and expenses as county agent of Newaygo county:	
visit to judge of probate fixing time of jail inspection.....	3 00
railroad fare, 50c; hotel bill, 35c.....	85
case of Charles Smith, \$3.00; horse and cutter, \$2.00; hotel, 60c.....	5 80
inspecting jail.....	3 00
horse and cutter, \$2.00; hotel bill, 60c.....	2 60
investigating case of Lewis Delong.....	3 00
railroad fare, \$1.45; hotel bill, 75c.....	2 20
investigating home of Annie Timmons.....	3 00
horse and buggy, \$1.00; railroad fare, \$1.00; hotel bill, 35c.....	2 35
investigating home of Pamela McCall.....	3 00
horse and buggy, \$2.00; hotel bill, \$1.00.....	3 00
investigating home of Louisa Kent.....	3 00
horse and buggy, 2 days, \$4.00; hotel bill, \$3.00.....	7 00
investigating home of Bert Hall.....	3 00
horse and buggy, \$2.00; hotel bill, \$1.00.....	3 00
investigating home of M. E. Elphick.....	3 00
horse and buggy, \$2.00; hotel bill, \$1.00.....	3 00
investigating home of Samuel Cole.....	3 00
horse and buggy, \$2.00; hotel bill, \$1.00.....	3 00
investigating home of Almaron Seeley.....	3 00
horse and buggy, \$2.00; hotel bill, \$1.00.....	3 00
visit to Geo. E. Dillam in home of Chas. Olds.....	3 00
horse and buggy, \$2.00; hotel bill, \$1.00.....	3 00
visit to Chas. Flintz and Chas. Clark.....	3 00
horse and buggy, \$2.00; hotel bill, 50c.....	2 50
visit to home of Eva Walker.....	3 00
horse and buggy, \$1.00; hotel, \$1.00; R. R. fare, 90c.....	2 90
visit to Emma Donald.....	3 00
R. R. fare, 50c; horse and buggy, \$1.50; hotel, \$1.00.....	3 00
visit to Albert Marsh.....	3 00
R. R. fare, 35c; hotel bill, 75c.....	1 00
N. T. Kirk,	
For services and expenses as county agent of Livingston county:	
case of Elmer and John Darling.....	3 00
livery.....	2 00
inspecting jail.....	3 00
assisting C. N. Butler with adoption papers.....	1 50
visiting Ora Hoyt and Jennie Price.....	2 00
Amount carried forward.....	\$90,622 47

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward .....	\$90,622 47
Geo. L. Cornville,	
For services and expenses as county agent of Iosco county:	
examination in case of Ernest Smithson .....	3 00
R. R. fare, Tawas City to Au Sable and return .....	1 00
bus to court and return to depot .....	50
breakfast and dinner at hotel .....	1 00
conveying Ernest Smithson from Au Sable to State reform school:	
2 R. R. fares, Tawas City to Lansing .....	8 70
hotel at Bay City, dinners and suppers .....	2 00
" Lansing .....	2 00
" Bay City returning .....	2 00
R. R. fare, Lansing to Tawas City .....	4 35
3 days' services .....	9 00
J. H. Van Ness,	
For services and expenses as county agent of Ionia county:	
investigating case of Earnis Pinckney .....	3 00
team .....	2 00
R. R. fare to Saranac, 50c; dinner, 25c .....	75
inspecting jail .....	3 00
investigating case of Emerson Lewis .....	3 00
railroad fare to Pewamo and return .....	70
dinner .....	50
investigating case of Charles Earl .....	3 00
railroad fare to Pewamo, 70c; dinner, 50c .....	1 20
investigating case of Richard Densmore .....	3 00
team, \$2.00; dinner and feed, 50c .....	2 50
investigating Albert Each .....	3 00
R. R. fare to Portland .....	80
dinner and supper .....	1 00
expenses incurred in conveying Willie Gilbert from Ionia county to	
State public school:	
R. R. fare .....	7 00
1/4 fare .....	1 75
hack .....	1 00
supper, lodging and breakfast, \$1.50; dinner, 50c .....	2 00
Elmer C. Lewis,	
For services and expenses as county agent of Wexford county:	
visit to Richard Lovel .....	3 00
team 2 days, \$6.00; hotel bills, \$2.00 .....	8 00
visit to Samuel Kelly .....	3 00
team 2 days, \$4.00; hotel bill, \$2.00 .....	6 00
finding home for Samuel Kelly .....	3 00
R. R. fare, 50c; hotel bills, \$1.00 .....	1 50
100 letter heads printed .....	1 00
100 envelopes .....	75
investigating case of Mary Cody .....	3 00
hotel bill, Cadillac .....	1 00
conveyance .....	2 00
hotel bill, trial of Mary Cody .....	1 00
investigating case of Albert Akey .....	3 00
hotel at Cadillac, \$1.00; conveyance, \$2.50 .....	3 50
conveying Mary Cody from Cadillac to industrial home:	
hotel bill at Cadillac .....	1 50
2 railroad fares to Grand Rapids .....	5 90
lunch at restaurant .....	50
hack and street car .....	75
lodging and breakfast for two .....	2 00
2 railroad fares to Adrian .....	8 10
Amount carried forward .....	\$90,753 72

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$90,753 72
Elmer C. Lewis,	
For dinner, White Pigeon.....	1 00
hack hire, \$2.00; hotel, \$1.00.....	3 00
railroad fare, Adrian to Grand Rapids.....	4 05
dinner, White Pigeon.....	40
Grand Rapids, over night.....	1 50
railroad fare to Cadillac.....	2 95
lunch, Reed City.....	40
conveyance home.....	2 00
3 days' time.....	9 00
R. E. Finch,	
For services and expenses as county agent of Gladwin county:	
investigating case of Ray Howland.....	3 00
conveying Ray Howland from Gladwin county to reform school:	
2 days' time.....	6 00
railroad fare for self and boy.....	9 45
dinner, supper, lodging and breakfast.....	2 50
J. W. Holcomb,	
For services and expenses as county agent of Kent county:	
investigating case of Francis Ivan.....	3 00
“ “ “ Theodore Passnier, Charles Griel, August Griel,	
Arthur Mayer, Ira Boon and Path Burns.....	3 00
case of Eli Draper, Mike Powel and John Harmon.....	3 00
“ “ Carrie Session.....	3 00
“ “ Theodore Passnier and Minnie Cranston.....	3 00
“ “ Nick Smith and Cora Hooper.....	3 00
“ “ John Behler.....	3 00
expenses in above cases.....	50
Chas. Larzelere,	
For services and expenses as Co. agent of Cass Co.:	
investigating case of Minnie Scott.....	3 00
livery team.....	3 00
dinner and feed.....	75
Thomas Shaw, Sr.:	
For services and expenses as Co. agent of Mecosta Co.:	
visiting Walter Kimball and Wm. Manson.....	3 00
livery.....	2 50
visiting Geo. McCrae, \$3.00; R. R. and stage, \$1.70.....	4 70
“ Eddie Winters, \$3.00; livery, \$2.00.....	5 00
“ Rosa Lewis, Arthur Reno, James Wind.....	3 00
“ Mary Bowman and Lucy Gohr.....	3 00
livery.....	2 00
N. C. Smith,	
For services and expenses as county agent of Oceana Co.:	
visiting Fred Rasseau.....	3 00
“ Elizabeth Mignert.....	1 50
“ George Randall.....	1 50
“ Roxy Ann McMurphy.....	3 00
“ Jacob Gleason, Leonard Wager and M. H. Gilbert.....	3 00
“ Jennie M. Segle and Edith Pegg.....	3 00
“ Francis Hoese and Radford Rinehart.....	3 00
“ John M. Rose.....	3 00
“ Fred Rosseau.....	3 00
Henry H. Holton,	
For conveying Minnie Cranston from Grand Rapids to industrial home:	
2 days' services.....	6 00
hack at Grand Rapids.....	50
Amount carried forward.....	\$90,880 92



## BOARD OF STATE AUDITORS.

377

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$91,016 68
G. W. Robertson,	
For conveying Catherine Schuler from Mt. Clemens to industrial home:	
fare for self and girl Mt. Clemens to Detroit.....	1 20
car fare in Detroit.....	10
dinner in Detroit for two.....	1 00
fare Detroit to Adrian for two.....	3 50
return fare Adrian to Detroit.....	1 75
supper in Adrian.....	50
lodging and breakfast in Detroit.....	1 00
fare Detroit to Mt. Clemens.....	60
2 days' time.....	6 00
Jacob McIntosh,	
For conveying Minnie Scott from Cassopolis to industrial home:	
bus at Cassopolis for two.....	50
railroad fare Cassopolis to South Bend.....	1 40
2 dinners, South Bend.....	1 00
bus at South Bend.....	50
R. R. fare, South Bend to Adrian.....	7 40
conveyance to the home.....	1 00
dinner, supper, lodging and breakfast, Adrian.....	2 00
R. R. fare, Adrian to South Bend.....	3 70
dinner at South Bend.....	50
R. R. South Bend to Cassopolis.....	70
bus, Cassopolis.....	25
2 days' time.....	6 00
Ruth Ann June,	
For amount of payments on purchase, and amount paid for interest and taxes on the S. E. $\frac{1}{4}$ of N. E. $\frac{1}{4}$ of sec. 26 town 8 north of range 11 east; the certificate of purchase from the State having been unlawfully cancelled by the commissioner of the State land office:	
$\frac{1}{4}$ of purchase price.....	12 50
interest paid the State.....	14 37
amount of taxes paid.....	18 05
said amount being full payment for all claims of every kind against the State by reason of the forfeiture and cancellation of said certificate.	
Jas. L. Le Roy,	
For conveying Charles Luke from East Saginaw to reform school:	
bus for self and child.....	50
R. R. fare for self to Lansing and return.....	3 35
“ “ child, to Lansing.....	95
hack at Lansing.....	50
dinner, 50c; street car, 5c.....	55
supper, Owosso, 50c; bus, East Saginaw, 25c.....	75
4 $\frac{1}{2}$ days' services.....	4 50
James J. Potter,	
For conveying George Hazelwood from Alpena to reform school:	
railroad fare, self to Lansing.....	6 50
“ “ boy “ “.....	3 25
2 meals at Bay City.....	1 00
2 “ “ Owosso Junction.....	1 00
hack fare to school.....	2 00
“ “ at Alpena.....	50
lodging at Lansing, 50c; breakfast, 50c.....	1 00
fare to Alpena.....	6 50
dinner at Bay City.....	50
3 days' services.....	9 00
Amount carried forward.....	\$91,144 55

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$91,144 55
John H. Dix,	
For conveying Nellie Keiser from Kalamazoo to industrial home:	
hack fare at Kalamazoo to depot.....	50
railroad fare, self and girl, Kalamazoo to Adrian.....	6 50
dinner for two, White Pigeon.....	1 00
hack fare, Adrian to the home.....	1 00
lodging, supper and breakfast, Adrian.....	1 50
railroad fare, Adrian to Kalamazoo.....	3 25
hack fare, Kalamazoo.....	50
2 days' services.....	6 00
A. W. Mars,	
expenses incurred in conveying Effie Long from Berrien Co. to State public school:	
hack fare to Berrien Center.....	75
railroad fare for two to Elkhart.....	1 70
street car, Elkhart.....	15
dinner at Elkhart.....	2 00
railroad fare to Coldwater and return.....	6 30
hack fare from depot to school.....	75
supper at Coldwater for two.....	1 00
hack fare at Elkhart.....	50
lodging and breakfast, Elkhart.....	1 50
railroad fare, Elkhart to Berrien Center.....	1 70
hack fare to Berrien Springs.....	50
David A. Cornell,	
For expenses incurred in conveying Jennie Vargeson and Lottie Vargeson from Chase to State public school:	
fare from Chase to Coldwater.....	5 50
dinner at Grand Rapids.....	1 00
supper at Sturgis.....	1 00
fare for Jennie Vargeson.....	2 75
hack at Coldwater to school.....	1 00
hotel, bill at Coldwater.....	1 50
" " Grand Rapids.....	1 50
dinner at Reed City.....	40
fare from Coldwater to Chase.....	5 75
William Glanville,	
For expenses incurred in conveying Ernest Owen Middaugh from Newaygo county to State public school:	
R. R. fare, Newaygo to Grand Rapids.....	1 10
2 bus fares, Grand Rapids.....	1 00
2 lodgings and 4 meals.....	2 25
R. R. fare, Grand Rapids to Sturgis.....	2 55
2 bus fares, Sturgis, 50c; 2 meals, 75c.....	1 25
R. R. fare, Sturgis to Coldwater.....	70
hack fare to school.....	1 00
R. R. fare, Coldwater to Sturgis.....	70
1 meal, Coldwater.....	38
R. R. fare, Sturgis to Grand Rapids.....	2 55
meal and lodging at Sturgis.....	75
meal at Grand Rapids.....	38
R. R. fare, Grand Rapids to Newaygo.....	1 10
expenses of child's mother to care for child over night:	
R. R. fare from Newaygo to Grand Rapids.....	1 10
bus, meals and lodging " ".....	1 63
R. R. fare, Grand Rapids to Newaygo.....	1 10
Amount carried forward.....	\$91,221 59



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$91,221 59
<b>M. D. Boynton,</b>	
For amount allowed as the State's proportion of his account for services and expenses in suit for trespass on s $\frac{1}{2}$ of n e $\frac{1}{4}$ , sec. 19, and n $\frac{1}{2}$ of s e $\frac{1}{4}$ , sec. 21, T 9 N, 1 west.....	71 53
this amount for money collected for trespass on D. & M. R. R. lands, paid into the State treasury Feb. 27, 1889, s $\frac{1}{2}$ of n e $\frac{1}{4}$ , sec. 19, and n $\frac{1}{2}$ of s e $\frac{1}{4}$ , sec. 21, T 9 N, 1 west.....	400 00
<b>D. W. Dykeman,</b>	
For expenses incurred in conveying Asa Boyd Smith from Macomb Co. to State public school:	
fare to Detroit for self and child.....	90
suppers in Detroit.....	75
fare self and child Detroit to Coldwater.....	5 18
lodging and breakfast, self and child, Coldwater, and dinner for self carriage to and from school.....	2 25
fare to Detroit on return.....	1 00
supper in Detroit.....	3 45
fare to Mt. Clemens.....	50
	60
<b>F. P. Blaine,</b>	
For expenses incurred in conveying Dud Knapp, Vernon P. Hulburt, Myron F. Hulburt and Altha Hulburt from Allegan county to State public school:	
railroad fare.....	10 75
bus fare.....	2 50
meals and lodgings.....	3 00
<b>Hugh T. Lewis,</b>	
For expenses incurred in conveying Chas. H. Richmond from Hersey to State public school:	
fare to Reed City for self and boy.....	15
supper, lodging and breakfast, self and boy.....	2 25
fare to Grand Rapids, self and boy.....	3 10
bus fare Grand Rapids.....	50
dinner, Grand Rapids.....	75
fare Grand Rapids to Coldwater for self.....	3 25
" " " " " boy.....	1 65
bus to the school.....	1 00
supper, lodging, breakfast and dinner, Coldwater.....	2 00
fare Coldwater to Grand Rapids.....	3 25
supper, lodging and breakfast, Grand Rapids.....	1 50
bus fare.....	50
fare Grand Rapids to Reed City.....	2 05
dinner, Reed City.....	50
fare Reed City to Hersey.....	10
<b>Thos. J. Secor,</b>	
For expenses incurred in conveying Fred A. Warner and Guy E. Warner from Midland county to State public school:	
R. R. fare Midland to Coldwater and return.....	9 70
hotel at Flint, Monroe and Coldwater.....	6 50
horse hire at Coldwater.....	1 00
<b>A. W. Meech,</b>	
For expenses incurred in conveying Frank Watson from Kent county to State public school:	
ticket to White Pigeon and return.....	4 15
$\frac{1}{2}$ fare " " ".....	1 04
ticket from " " to Coldwater and return.....	1 80
$\frac{1}{2}$ fare White Pigeon to ".....	45
hack at Coldwater.....	50
dinner at White Pigeon.....	35
Amount carried forward.....	\$91,772 04

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$91,772 04
A. W. Meech,	
For hotel bill at Coldwater.....	2 00
hack at Grand Rapids.....	25
Lyman J. Hitchcock,	
For expenses incurred in conveying Wm. Phillips from Genesee county to State public school:	
R. R. fare to Coldwater and return.....	8 13
hack at Lansing, 25c; at Coldwater, \$1.00.....	1 25
3 meals and lodging.....	2 00
R. C. Norria,	
For expenses incurred in conveying Robert Ash from Cadillac to State public school:	
railroad fare, Cadillac to Coldwater and return.....	14 65
meals, lodging and hack fare.....	5 50
D. B. Ainger,	
For expenses attending New York centennial celebration:	
fare, sleeper and meals, going to New York.....	25 00
hotel bill in New York.....	42 45
fare, sleeper and meals returning home.....	25 00
hotel in Detroit, carriage and incidentals.....	15 00
Detroit Electrical Works,	
For 6 lechanche jars, @ 10c.....	60
55 porous cups, @ 30c.....	16 50
55 lechanche zincs, @ 5c.....	2 75
6 2½ lb. iron box bells, @ 60c.....	3 60
6 3 lb. " " " @ 65c.....	3 90
1 pair 5 foot battery cords with tips.....	50
7 oz. W. rubber tape.....	26
3 rd. pt. switches, @ 18c.....	54
J. C. Staples,	
For expenses incurred in transferring Thomas Gilchrist, an insane criminal from Eastern Michigan asylum to Michigan asylum for insane criminals:	
railroad fare, Pontiac to Ionia and return, self.....	5 30
" " " " for patient.....	2 95
supper at Durand.....	50
H. D. Edwards & Co.,	
For 314 feet ¾ Manilla rope, 63 lbs, @ 16c.....	10 08
P. Williams,	
For holding inquest on body of Geo. Hawkins at State house of correction, as per voucher.....	21 25
Home of Industry,	
For 1 dozen carpet brooms.....	2 25
Bloom & Co.:	
For making 8 window awnings, large size.....	48 00
George W. Hill,	
For 1 bushel of lawn grass seed, extra fine, mixed.....	3 00
2 bbls. odorless lawn fertilizer, @ \$7.50.....	15 00
1 box.....	18
Detroit Lead Pipe & Sheet Lead Works,	
For 2 1½ S. Bowers traps, brass body, screw, @ \$1.50.....	3 00
280 feet ¾ galvanized pipe, @ 9c.....	\$25 20
40 per cent.....	10 08
1 pair 14-lb. Huber plyers.....	1 50
3 4-arm tops for lawn fountain, @ \$1.50.....	4 50
Amount carried forward.....	\$92,074 55

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$92,074 55
Kent County,	
For officer 1½ days going to Detroit to subpoena witnesses in the case of Rebecca J. Wheeler, and expenses.....	14 25
paid 2 witnesses in Detroit, fees in above case.....	32 60
C. Alsdorf & Son,	
For 6 doz. toilet soap, @ 75c.....	4 50
6 " " " @ \$1.00.....	6 00
1 " whisk brooms.....	1 75
4 " toilet soap, @ \$1.50.....	6 00
1 " " ".....	1 00
½ " hair brushes.....	6 00
4 " toilet soap, @ 75c.....	3 00

June 26, 1889

Pay roll of engineers, mechanics, etc., for June.....	1,391 25
William Butters,	
For services as janitor for June.....	60 00
washing 105 pieces.....	5 25
Christian Frey,	
For services as janitor for June.....	60 00
washing.....	2 40
J. M. Greenfield,	
For services as janitor for June.....	60 00
Charles Reeves,	
For services as janitor for June.....	60 00
Robert Foster,	
For services as janitor for June, 25 days, @ \$2.00.....	50 00
washing.....	1 80
John Nagle,	
For services as janitor for June.....	50 00
Mrs. M. Bogardus,	
For services as clerk in Adjutant General's office ½ of June.....	30 00
Frank T. Albright,	
For 30 days' services as legislative stationer.....	90 00
George K. Grove,	
For washing 24 towels.....	1 20
John Kennedy,	
For washing 62 pieces.....	3 10
Charles McKrill,	
For washing 83 towels.....	4 15
washing 14 towels for board of health office.....	70
A. P. Corye,	
For services as janitor for June.....	50 00
washing 20 pieces.....	1 00
R. B. Larzelere,	
For services as janitor for June.....	50 00
washing 42 towels.....	2 10
Mrs. Donally,	
For washing 18 towels.....	90
Amount carried forward.....	\$94,123 50

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$94,123 50
A. W. Mara,	
For expenses incurred in conveying Burton McBride from Berrien Springs to State public school:	
hack fare to Berrien Center for three.....	75
R. R. fare to Elkhart for self and nurse.....	1 80
hotel, Elkhart for self and nurse.....	75
street car " " " " ".....	15
R. R. fare to Coldwater.....	3 20
hotel at Coldwater.....	3 00
hack fare to school.....	1 00
dinner at Coldwater.....	1 60
hack fare to R. R.....	50
R. R. fare to Elkhart.....	3 20
street car.....	10
R. R. fare to Berrien Center.....	1 80
hack fare to Berrien Springs.....	50
R. B. Woodard,	
For 1 pair iron straps.....	1 00
6 stone tools sharpened.....	27
1 pair clamps.....	50
2 corner irons.....	50
15 chair springs, @ 75c.....	11 25
G. M. Hasty,	
For 1 cord wood for labor commissioners' office.....	2 00
H. H. Larned,	
For 7-12 doz. cuspidors, @ \$10.50.....	6 13
3 pitchers, @ 45c.....	1 35
2 trays, @ 20c.....	40
3/4 doz. cuspidors, @ \$10.50.....	7 00
1/4 doz. 20 inch dusters, @ \$22.85.....	5 71
1/4 " " " " ".....	5 71
Daniels and Ellis,	
For ice for Labor Bureau, June 1 to Oct. 18, 1888.....	2 42
" " " " Mar. 30 to April 29, 1889, 16015 lb., @ 8c.....	12 81
" " " " May 1 to May 29, 1889, 17061 lb., @ 35c.....	59 77
Elmer C. Lewis,	
For services and expenses as county agent of Wexford county:	
investigating case of Mildred Schoonover.....	3 00
hotel bill, \$2.00; conveyance, \$2.00.....	4 00
investigating case of Lee Manning.....	3 00
conveyance, \$2.00; hotel, \$1.00.....	3 00
attending trial of Mildred Schoonover.....	3 00
team, \$2.00; hotel, \$1.25.....	3 25
visit to Beulah Zugar.....	3 00
team, \$2.00; hotel and feed, \$1.00.....	3 00
investigating home of H. H. Souser.....	3 00
conveyance.....	2 00
Lansing Gas Light Co.	
For gas consumed in capitol in June, 232,000 feet @ \$1.80.....	417 60
" " " legislature, ".....	200 80
" " " old offices " 1,700 feet, @ \$1.80.....	3 06
" " " corridors " 800 " @ ".....	1 44
Lansing Water Works,	
For water furnished capitol for June.....	100 00
Capitol Lumber Co.,	
For 24 1x14—10 outs, @ \$30.00.....	8 40
4 1x14—12 " @ ".....	1 68
8 2x4—16 D. 4 S., @ \$15.00.....	1 29
300 feet 1x12—18 No. 1 stock, @ \$19.00.....	5 70
Amount carried forward.....	\$95,029 29

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$95,028 29
John Clear,	
For 5 days' self, man and team carting ashes, @ \$4.00.....	20 00
freight bills as per vouchers.....	5 22
chairs to reform school and return.....	75
" from " ".....	50
Lumber to Wise's and return.....	75
one load to old offices.....	50
lawn mower to P. F. Olds.....	25
" from " ".....	25
chairs to reform school.....	50
mowing lawn, 24 days.....	24 00
American Express Co.,	
For express.....	80
Mich. Bell Telephone Co.,	
For messages for May.....	1 00
J. Stahl,	
For 1 pull down hook.....	15
2 common hooks.....	10
2 brass locks, @ 65c.....	1 30
4 lt. glass 26x38, cut, @ \$1.06.....	4 24
10 lb B. blue, @ 30c.....	3 00
1 doz. 3 in. stove bolts.....	15
1 lt. glass, 28x50, D. A. A., cut.....	1 50
1/2 doz. 1 1/4 x 5-16 bolt.....	08
43 lb copper, for roof, @ 33c.....	14 19
8 1/2 lb solder, @ 25c.....	2 13
2 bushel charcoal, @ 15c.....	30
4 1/4 days' labor, @ \$2.75.....	13 05
1 lt. glass, 30x38.....	1 08
2 doz. screw eyes.....	11
2 doz. brass H. tacks.....	08
4 pull down hooks, @ 15c.....	60
4 1/2 lb wire brads, @ 8c.....	36
1 doz. Yale drawer locks.....	7 25
3 brass oilers, @ 35c.....	1 05
1 chalk line.....	25
1 lb brass nails.....	65
2 lb brads, @ 10c.....	20
14 ft. galv. wire screens, heavy, @ 15c.....	2 10
2 lt. glass, 22x28, D. A. A., @ 48c.....	96
1 Yale dead lock.....	1 75
1 1/2 lb 1/2 chain, @ 8c.....	10
4 doz. B. wardrobe hooks, @ 75c.....	3 00
1 keg wire 8-penny nails.....	3 35
1 " 10 ".....	3 00
25 lb wire brads.....	2 00
400 lb white lead, @ \$7.00.....	28 00
1 T. ring.....	08
8 stove bolts.....	10
moving and setting up stoves.....	1 00
1 ft. glass, 9x14.....	08
6 " " 10x14, @ 8c.....	48
2 gal. wood varnish, @ \$2.50.....	5 00
1 brass padlock.....	65
2 doz. blank keys, @ \$1.15.....	2 30
6 stove bolts.....	06
2 bolts 1/4 x 3.....	04
1/2 lb tarred rope.....	12
Amount carried forward.....	\$95,183 89

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$95,188 89
J. Stahl,	
For 3 qr. sand paper, @ 25c.....	75
2 brushes.....	2 30
2 ex. ladders, 64 ft.....	16 00
200 lb white lead, @ \$7.00.....	14 00
75 lb yellow ochre in oil, @ \$6.00.....	4 50
1 keg 8-penny wire nails.....	3 35
6 stove bolts.....	05
12 pair 3½x3½ bronze butts.....	15 00
express.....	75
10 lb wire c. nails.....	45
1 keg 20-penny wire nails.....	3 00
9 blank Yale keys, @ 10c.....	90
10 lb B. glue, @ 30c.....	3 00
5 lb manilla rope, @ 17c.....	85
2 gro. ¼x7 screws, @ 22c.....	44
2 " ¼x5 " @ 20c.....	40
1 " 1x8 ".....	26
1 " 1½x12 ".....	46
1 " 2x12 ".....	57
strainer cloth.....	25
15 lb wire 6-penny nails, @ 4¼c.....	68
¼ doz. c. chalk.....	10
25 ft. ¾ cable wire, @ 3¼c.....	88
100 ft. ¼ " " @ 3c.....	3 00
5 lb 2½, 3 steel brads, @ 6c.....	30
2 hooks and eyes.....	10
5 lb wire brads.....	45
5 square feet heavy galvanized wire cloth, @ 15c.....	7 50
1 double pulley block.....	2 00
1 dozen stove bolts.....	10
2 lb. 3-penny wire finish nails.....	16
2 copper ice pails, @ \$2.25.....	4 50
1 galvanized pail, large.....	1 00
6 thermometers, @ 35c.....	2 10
1 copper ice pail.....	2 25
1 granite pail.....	1 50
4 galvanized pail.....	60
1 granite ".....	1 50
2 model hammers.....	1 20
11 lbs. Manilla ¾ rope.....	1 98
R. B. Shank & Co.:	
For 1 dozen brooms.....	3 50
2 cases matches, @ \$2.50.....	5 00
½ dozen mop handles, @ \$2.40.....	1 20
1 " paper pails.....	3 50
½ " brooms, @ \$3.50.....	1 75
1 " paper pails.....	3 50
½ " mop handles, @ \$2.40.....	1 20
½ " paper pails, @ \$3.50.....	1 75
½ " brooms, @ \$3.50.....	1 75
1 case matches.....	2 50
½ dozen brooms, @ \$3.60.....	1 80
2 faucets.....	30
½ dozen brooms, @ \$3.60.....	1 80
½ " brushes, @ \$36.00.....	18 00
½ " " @ \$36.00.....	18 00
½ paper pails, @ \$3.50.....	1 75
Amount carried forward.....	\$95,355 37

## BOARD OF STATE AUDITORS.

385

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward .....	\$95,355 37
R. B. Shank & Co.	
For 2 cases matches, @ \$2.50 .....	5 00
1 dozen brooms, @ \$3.60 .....	1 80
1 box sapolio .....	7 00
1 case matches .....	2 50
1 " sapolio .....	7 00
3 dozen "1776," @ 60c .....	1 80
2 gallons oil, @ 15c .....	30
1 lb. starch .....	10
1 box "1776" .....	8 00
1 lb starch .....	10
2 gallons oil .....	30
1/2 dozen brooms, @ \$3.60 .....	1 80
1 case matches .....	2 50
1 box "1776" .....	8 00
P. F. Olds & Son,	
For 90 lbs. castings, \$2.70; 1/2 hour drilling, 20c .....	2 90
1/2 hour refitting screw .....	30
1 1/2 hours " 2 screws .....	60
2 castings for chair and 2 1/2 hours fitting same .....	1 35
1/2 hour refitting screws .....	30
8 hours turn knife cylinder .....	3 20
2 cast steps .....	1 25
25 lbs. castings .....	75
8 hours repairing mower .....	3 20
Lansing Iron & Engine Works,	
For 1 1 ton differential pulley block .....	16 00
Lansing Lumber Co.,	
For 10 1x14-12 selects, @ \$50.00 .....	7 00
2 1x14-12 " @ " .....	1 40
1 1x13-12 " @ " .....	65
300 feet 1x14 box lumber @ \$16.00 .....	4 80
400 " 1x12 " " @ " .....	6 40
500 " 1x8 " " @ " .....	3 20
1 1x16-14 selects, @ \$50.00 .....	95
2 1x16-12 " @ " .....	1 60
500 feet 1x12-16 box lumber, @ \$16.00 .....	8 00
200 " 1x10-16 " " @ " .....	3 20
500 " 1x12-16 " " @ " .....	8 00
300 " 1x8-16 " " @ " .....	4 80
100 " 2 moulding, @ 1c .....	1 00
200 " moulding .....	2 00
6 1/2 square, 9 ft. .....	50
84 ft. 2 moulding, @ 1c .....	84
sawing and turning .....	75
500 ft. kiln dried basswood, @ \$30.00 .....	15 00
100 " 1/2 basswood flooring .....	3 33
4 2x6-18, @ \$14.00 .....	1 01
8 2x6-12, @ \$13.00 .....	1 25
8 1x6-16, @ \$16.00 .....	1 03
50 plinths, @ 7c .....	3 50
50 corner blocks, @ 6c .....	3 00
50 " " @ 6c .....	3 00
50 " " @ 5c .....	2 50
12 2x10-12 240 ft No. 1 hem., @ \$12.00 .....	2 88
325 ft. 1x10-12 No. 3 outs,	
80 " 1x12-16 outs, @ 20c .....	8 10
160 " 2x4-16, @ 13c .....	2 08
Amount carried forward .....	\$95,533 19

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$95,533 19
Lansing Lumber Co.:	
For 85 " cap, @ 2c.....	1 70
1 2x4—16 No. 1 pine, @ 20c.....	23
100 ft. 3 red moulding, @ 1½c.....	1 50
50 " ¾ cove, @ ¾c.....	37
40 " 4 bed moulding, @ 2c.....	80
100 " culling,	
4 4x4—12 fine com., @ \$35.00.....	5 74
10 2x4—16 No. 1 hem., @ \$13.00.....	1 39
19 1x12—16 No. 3 outs, @ \$20.00.....	6 08
32 ft. 2 bed moulding, @ 1c.....	32
1 2x4—18, @ 13c.....	16
1,600 feet box lumber, @ \$16.00.....	25 60
1,600 " " " @ ".....	25 60
E. F. Cooley,	
For 12 N. P. Prier S. C. basin cocks, @ \$2.67.....	32 04
12 extra long N. P. nozzles for same, @ 25c.....	3 00
7½ hours plumbing, man and helper, @ 50c.....	3 75
6 " " " @ ".....	3 00
24 rubber closet rings, @ 10c.....	2 40
7-16 lbs. empire packing.....	17
10 3 ft. ¾ black pipe.....	21
1 portable light.....	3 00
1 French bronze portable light.....	1 75
3 matchless burners, @ 75c.....	2 25
3 etched globes, @ 60c.....	1 80
1 3 lb. C. J. ells.....	\$1 10
3 2 lb. bushing.....	60
1 2 lb. 450 ell.....	50
1 2½ lb. long nipple.....	75
1 3 lb. bushing.....	60
1 2½ lb. 450 ell.....	1 30
	\$4 85
70 per cent off.....	3 39
	1 46
2½ feet 2½ lbs. pipe cut.....	45
1 lb. empire packing.....	40
3 single swing pol. gold. brackets.....	3 00
1 portable lamp.....	3 50
6 ft. silk tubing, @ 25c.....	1 50
12 ft. mohair tubing, @ 20c.....	2 40
2 patent sockets, @ 15c.....	30
1 argand burner.....	75
1 10 shade holder.....	15
3 finished brass couplings, @ 16c.....	48
3 " " tees @ 22c.....	66
3 " " ells @ 18c.....	54
6 ¼ couplings, J. P., @ 12c.....	72
6 ¾ " " @ 20c.....	96
¼ lbs. solder, @ 20c.....	10
1½ hours repairing split water pipe.....	75
4 dozen 6 ft. E. H. lava tips.....	41
1 3-12 ft. 4 lbs. 4 p. proof belt at 17c.....	21
3 ft. 3½ lbs. 3 p. proof belt @ 12c.....	36
2 matchless burners, @ 75c.....	1 50
1 portable light.....	3 50
2 patent sockets.....	30
Amount carried forward.....	\$95,680 44



*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....		\$95,680 44
E. F. Cooley,		
For 1 goose neck.....		20
1 10 shade holder.....		15
1 argand burner.....		75
12 ft. mohair tubing, @ 20c.....		2 40
20 lb. lead pipe, @ 7c.....		1 40
1 comb. bracket.....		3 75
3 matchless burners, @ 75c.....		2 25
50 feet 4-ply extra std. hose, @ 50c.....	\$25 00	
60 and 10 per cent.....	16 00	9 00
3 matchless burners, @ 75c.....		2 25
3 " " @ 70c.....		2 25
2 1/4-inch unions.....		14
8 1/2 lbs. sheet rubber packing, @ 16c.....		1 36
Mitchell Granite Works,		
For 1 O. H. granite monument for 3d regiment.....	\$1 350 00	
1 " " " " 4th ".....	1 350 00	
	\$2 700 00	
less bronze coat of arms.....	60 00	2 640 00
erected at battle field of Gettysburg.		
The Smith Granite Co.,		
For fine Westerly granite monument, delivered and set on battle field of Gettysburg for companies "C," "I," and "K," first regiment U. S. sharpshooters, and company "B," second regiment U. S. sharp- shooters, as per contract.....	\$500 00	
less bronze coat of arms.....	30 00	470 00
Albert Miller,		
For services and expenses as county agent of Bay Co.:		
investigating case of Ellen Rockambault.....		3 00
hack hire.....		50
railroad fare to and from Pinconning, \$1.00; dinner, 25c.....		1 25
investigating case of Joseph Lenopski.....		3 00
investigating case of Freddy Gay.....		3 00
hack hire.....		50
hack hire to and from West Bay City.....		1 00
John Clear,		
For 24 loads of paper.....		6 00
Callaghan & Co.,		
For 2 vols. Mich. reports 39 and 41 for Saginaw Co. judge.....		2 00
R. H. Fosdick,		
For services and expenses as county agent of Oscoda county:		
visiting William McGraw.....		3 00
traveling fees.....		1 00
investing case of James Harwood.....		3 00
livery hire.....		1 00
board and lodging.....		1 00
Charles Larzelere,		
For services and expenses as county agent of Cass county:		
examination of Benjamin Owen.....		3 00
livery, dinner and horse feed.....		3 75
John W. Nicholson,		
For services as county agent of Lake county:		
inspecting jail one day.....		3 00
Amount carried forward.....		\$98,855 34

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$98,855 34
Henry Bishop,	
For services and expenses as county agent of Kalamazoo county:	
visiting H. S. Douglas as to home for Susan Elis.....	3 00
trip to Schoolcraft to see Sarah Miller.....	3 00
railroad fare Kalamazoo to Schoolcraft and return.....	70
visiting Mary McCrea.....	3 00
" Sarah Miller.....	3 00
horse and buggy.....	1 00
visit to Mrs. Russell's, in case of Sarah Miller.....	3 00
horse and buggy.....	1 00
investigating charges against L. McCulla, Frank Miller, Alfred Hastings, Henry Canada, and James Lane.....	3 00
investigating charges against Peter Shael and Henry Kersteen.....	3 00
" " " Mort Harding and Lou J. Souser.....	3 00
" " " two Hastings boys.....	3 00
" " " Van Boven boy.....	3 00
" " " Clement Blood, and Isaac Sliter, for robbing from store.....	3 00
investigating charges against Geo. Link, 2 Reinstraw boys, G. Fuller and Walter Fossett.....	3 00
investigating charges against Nelly Keiser.....	3 00
" " " Wm. Dorn.....	3 00
" " " Chas. Anderson.....	3 00
" " " Bert Cross.....	3 00
inspecting jail 1 day.....	3 00
conveying Chas. Anderson from Kalamazoo to reform school:	
R. R. fare self and boy Kalamazoo to Lansing.....	4 10
hotel and street car at Lansing.....	55
R. R. fare for self home.....	2 05
supper at Jackson.....	25
hack at Kalamazoo.....	25
1 day's service.....	3 00
J. W. Holcomb,	
For services and expenses as county agent of Kent county:	
visiting Steina Vandewonder and Margaret Brand.....	1 50
" Agnes Torney, Geo. L. Panburn and Walter Harris.....	1 50
" Gustave Hendricks.....	1 50
" Melvina Green and Mathew Perry.....	1 50
" Edward Griffin.....	1 50
" Ella Claypool.....	3 00
" Effie March, Cora B. Wiggins, Mary Rentscheler, Elmer Whittaker, Frank W. Gregg, Cornelius Coakley, Levi Brush and Theo. Debore.....	3 00
investigating Adrian Verton and placing A. Cooper.....	3 00
visit to Arthur Marshall with John Osborn.....	1 50
expenses in above cases.....	4 20
conveying Horace Flynn from Grand Rapids to reform school:	
1 day's time.....	3 00
hack at Grand Rapids.....	50
R. R. fare, self and boy to Lansing.....	3 90
hack at Lansing, 50c; dinner, 50c.....	1 00
railroad fare, self, returning.....	1 95
Hezekiah Brown,	
For services and expenses as county agent of Osceola county:	
visit to John E. Elder, \$3.50; livery, \$1.00.....	4 00
" Mamie Baker.....	3 00
" Gust. Strobell, fare, 75c; dinner, 25c.....	1 00
" Maud McGuire.....	3 00
Amount carried forward.....	\$98,962 79

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$98,962 79
<b>Hezekiah Brown,</b>	
For search for Lee Dederone and visit to Gus. Strobell and Frank	
Curtiss.....	3 00
livery, \$2.00; fare to Reed City and return, 80c.....	2 80
supper.....	25
visit to Lee Dederone, \$3.00; livery, \$1.50.....	4 50
" " Leonard Baird, \$3.00; " \$1.00.....	4 00
" " Lee Dederone, \$3.00; " \$1.50.....	4 50
application of Henry A. Tibbits, Evart.....	3 00
bill in Evart.....	75
Reed City with Mamie Baker, 80c; dinner, 25c.....	1 05
one day with Mamie Baker and 13 visits and one day livery between	
Oct. 1888 and May 30, 1889, not before charged.....	3 00
application of Wm. H. Fish, \$3.00; livery, \$6.00.....	9 00
postage to date.....	55
<b>D. B. Greene,</b>	
For services and expenses as county agent of Washtenaw county:	
examination of Albert Van Kissor and Fred Toln.....	3 00
" " Mary Jorndt, at Ann Arbor.....	3 00
horse hire for same.....	2 00
inspecting jail, \$3.00; horse hire, \$2.00.....	5 00
examination of Alice M. Horner.....	3 00
horse hire.....	2 00
examination of Alex Shultz.....	3 00
horse hire.....	2 00
one day with 11 disorderly boys at Chelsea.....	3 00
railroad fare and lunch.....	2 00
visiting Hattie J. Roush at Scio.....	3 00
horse hire.....	2 00
visiting Geo. Wirsner, \$3.00; horse hire, \$2.00.....	5 00
" Rosa Baker, at Chelsea, \$3.00; R. R. \$1.35.....	4 35
lunch at Chelsea.....	25
livery from Chelsea to Wards.....	1 00
<b>W. Lawrence Leach,</b>	
For services and expenses as county agent of Montmorency county:	
investigating jail at Hillman.....	3 00
livery.....	1 50
dinner and feed at Hillman.....	75
visiting boys at Edward McCormicks.....	3 00
investigating Henrich Spiess.....	3 00
<b>A. M. Oldfield,</b>	
For services and expenses as county agent of Sanilac county;	
investigating case of Arthur Sickles, Bryce Sickles, Ira Slat and Alfred	
Slat.....	3 00
horse hire, \$1.00; 2 feeds 50c.....	1 50
R. R. Croswell to Deckerville and return.....	1 10
dinner and bus.....	50
visiting Eva Babcock, Maud Smith, Nellie Hincely and Bertha Cole..	3 00
horse hire.....	1 50
<b>J. H. Van Ness,</b>	
For services and expenses as county agent of Ionia county:	
visiting Alice Smith.....	3 00
" Frank Helmes.....	3 00
team.....	2 00
visiting Vina Middaugh, \$3.00; team, \$2.00.....	5 00
" Chas. Fitzpatrick, \$3.00; team, \$2.00.....	5 00
" Ira Clapp, John Jacob and Lewis Lewensteen.....	3 00
team.....	2 00
Amount carried forward.....	\$99,067 64

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$99,087 64
<b>J. H. Ven Ness,</b>	
For investigating home of Nancy Cleman.....	3 00
team.....	2 00
visiting Rufus Platt, \$3.00; team, \$2.00.....	5 00
" Minnie Wilson.....	3 00
railroad fare to Lyons, 45c; dinner, 35c.....	75
visiting Minnie Bonson.....	3 00
railroad fare to Portland, 80c; dinner, 50c.....	1 30
visiting Birdie Boardman.....	3 00
" Mary Renegan, \$3.00; team, \$2.00.....	5 00
" George Day, \$3.00; team, \$2.00.....	5 00
dinner and supper.....	70
<b>Baker Shimer,</b>	
For conveying Minnie Wertz from Hastings to industrial home:	
2 railroad fares, Hastings to Jackson.....	3 70
2 " " Jackson to Adrian.....	2 70
1 " " Adrian to Jackson.....	1 35
1 " " Jackson to Hastings.....	1 85
bus fare, Adrian.....	1 25
2 dinners at Jackson.....	80
hotel at Adrian.....	50
" " Jackson.....	40
2 days' time.....	6 00
<b>George Davis,</b>	
For conveying John Rafferty from West Bay City to reform school:	
railroad fare for self and boy.....	6 00
dinner and supper at Lansing.....	1 00
1½ day's time.....	4 50
<b>A. G. Runnels,</b>	
For conveying Lewis Delong from Newaygo to reform school:	
2 fares from Newaygo to Lansing.....	6 12
hack at Lansing, 50c; dinner, 50c.....	1 00
return fare to Grand Rapids.....	1 95
hotel bill at Grand Rapids.....	1 80
fare, Grand Rapids to Newaygo.....	1 10
2 days' time.....	6 00
<b>John E. Rainbow,</b>	
For conveying Essie Beal from Kalkaska to industrial home:	
railroad fare Kalkaska to Sturgis.....	6 65
" " " " for girl.....	3 35
breakfast at Reed City for two.....	1 00
dinner at Grand Rapids ".....	60
supper at Sturgis ".....	1 00
hack for transfer.....	50
fare from Sturgis to Adrian, self.....	2 35
" " " " girl.....	1 15
hack from depot to the home and hotel.....	1 00
lodging and breakfast at Adrian.....	1 00
hack to depot.....	25
fare from Adrian to Coldwater.....	1 65
" Coldwater to Sturgis.....	70
lodging at Sturgis.....	50
hack at Sturgis.....	25
breakfast at G. R. railroad eating house.....	40
fare from Sturgis to Kalkaska.....	6 65
dinner at Reed City.....	50
4 days' services.....	12 00
Amount carried forward.....	\$99,208 91

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$99,208 91
<b>John Balentine,</b>	
For conveying Freddie Gay from West Bay City to reform school:	
railroad fare, self and boy.....	5 00
dinner and supper at Lansing.....	1 00
1½ days' time.....	4 50
<b>Hiram Parker,</b>	
For conveying Clarence Parker from Petoskey to reform school:	
supper and breakfast for boy.....	50
care of boy over night.....	50
one day going to Lansing.....	3 00
dinner for self and boy.....	50
railroad fare for self and boy.....	13 90
supper, lodging and breakfast.....	1 13
one day returning.....	3 00
dinner, 35c; supper, 25c.....	60
railroad fare Lansing to Petoskey.....	6 95
<b>David Lankester,</b>	
For expenses incurred in conveying Fred Armstrong from Kent county to State public school:	
railroad and street car fare.....	6 95
hotel bill.....	2 00
hack hire and meals at station.....	1 60
conveying Phebe Brown from Kent county to State public school:	
railroad fare to Coldwater and return.....	6 10
hack fare.....	1 75
hotel bill.....	2 85
<b>D. D. VanNocker,</b>	
For expenses incurred in conveying Joseph E. Homes from Monroe Co. to State public school:	
railroad fare Monroe to Coldwater, self.....	2 65
" " " boy.....	1 35
one day's board.....	2 00
message to Sup't Poor, Monroe.....	31
hack to school and return.....	75
railroad fare Coldwater to Monroe.....	2 65
one day's board.....	2 00
<b>Mrs Nelson B. Rich and Mrs. R. B. McArthur,</b>	
For expenses incurred in conveying Minnie M. Reynolds, Lewis E. Reynolds, Ida V. Reynolds, Edward N. Reynolds and Ella N. Reynolds from Kent county to State public school:	
hack fare at Grand Rapids.....	1 00
2 tickets to White Pigeon and return.....	8 50
7 dinners.....	1 75
3 half fare tickets to Coldwater.....	4 95
2 tickets from White Pigeon to Coldwater and return.....	4 20
hack fare at Coldwater.....	2 00
hack fare at Grand Rapids.....	50
hotel bill at Coldwater.....	4 00
<b>C. A. Serviss,</b>	
For expenses incurred in conveying Howard S. Fairbanks and Wm. R. Fairbanks from Clinton Co. to State public school:	
railroad ticket to Owosso Junction and return.....	1 00
2 half tickets to " ".....	60
1 return and 2 half tickets, Owosso Junction to Jackson.....	5 28
lunch for children.....	20
tickets from Jackson to Jonesville.....	1 50
" " Jonesville to Coldwater.....	1 14
dinner at Coldwater, for three.....	1 50
Amount carried forward.....	\$99,320 57

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$99,320 57
C. A. Serviss,	
For lodging, supper and breakfast, Coldwater.....	1 50
bus fare, Coldwater.....	25
railroad ticket, Coldwater to Jackson.....	1 30
dinner.....	50
Mrs. Ada Hoyt,	
For expenses incurred in conveying Richard Scott from Muskegon to State public school:	
1½ railroad fares, Muskegon to Coldwater.....	6 45
supper.....	50
hack from depot to school.....	1 00
hotel bill at Coldwater.....	2 00
hack to depot.....	25
railroad from Coldwater to Muskegon.....	4 30
supper, lodging and breakfast.....	1 50
hack fare.....	25
L. E. White,	
For expenses incurred in conveying Edwin Brown from Sturgis to State public school:	
railroad fare, Sturgis to Coldwater and return.....	1 50
supper for two.....	50
hack fare, Sturgis and Coldwater.....	1 50
John Leece,	
For expenses incurred in conveying Mertie Horton from Crawford county to State public school:	
railroad fare.....	10 70
hack fare, 75c; hotel bill, \$2.00.....	2 75
railroad fare.....	7 70
Edward McArdle,	
For expenses incurred in conveying Freddie Cates from Midland to State public school:	
railroad fare, Midland to Coldwater.....	4 80
" " returning.....	4 80
carriage to school.....	1 00
3 days' board.....	6 00
board and refreshments for boy.....	1 40
John Maxwell,	
For expenses incurred in conveying Bertie LaBell, Susan J. LaBell and Mary M. LaBell from Isabella county to State public school:	
railroad fare, Mt. Pleasant to Coldwater and return.....	17 15
hotel expenses.....	4 50
hack, transfer to depot.....	25
" to school.....	1 00
Carrie Mosher,	
For expenses incurred in conveying John Anderson from Mecosta county to State public school:	
railroad fare for self and boy.....	11 25
hotel bill.....	5 00
hack fare.....	1 50
H. B. Martin,	
For expenses incurred in conveying Jacob Clenensmith, Mary Jane Clenensmith, John Clenensmith, Evart Clenensmith and Myron Burch from Lapeer county to State public school:	
railroad fare, self and child, from Imlay City to Lapeer.....	36
" " Lapeer to Coldwater, self and 5 children.....	14 25
dinner, supper and lunch.....	1 30
telephone to Coldwater school.....	25
hack fare.....	2 00
Amount carried forward.....	\$99,441 83

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....	\$99,441 83
<b>H. B. Martin,</b>	
For lodging, breakfast and dinner.....	1 15
railroad fare, Coldwater to Lansing.....	2 30
"    "    Lansing to Imlay City.....	2 43
supper.....	50
<b>F. J. Smith,</b>	
For conveying Bruce Schofield from Harbor Springs to reform school:	
supper, Lodging and breakfast, Petoskey.....	1 50
2 dinners, Reed City \$1.00; supper, Lansing, 50c.....	1 50
lodging and breakfast, Grand Rapids.....	1 00
dinner at Reed City, on return.....	50
3 railroad tickets between Harbor Springs and Lansing.....	21 60
<b>Herbert M. Elliott,</b>	
For services and expenses as prosecuting attorney of Iosco county in	
supreme court, case of people vs. William McCord:	
3 days preparing brief.....	30 00
1 day, traveling to supreme court.....	10 00
1 day's attendance at supreme court.....	10 00
1 day, returning from " ".....	10 00
railroad fare.....	11 20
board, en route.....	2 00
"    at Lansing.....	3 00
<b>Freeman J. Atwell,</b>	
For services and expenses as prosecuting attorney of Cass county in	
supreme court, in case of people vs. Wm. A. Harrington:	
2 days preparing brief.....	20 00
<b>A. A. Ellis,</b>	
For services and expenses, acting as prosecuting attorney of Ionia county	
in supreme court:	
7 days on brief.....	70 00
1 day with clerks and looking for authority.....	10 00
1 day, working on brief.....	10 00
1 day, furnishing brief and reading proof on same.....	10 00
1 day at supreme court.....	10 00
1 " " " and argument of case.....	10 00
railroad fare, Ionia to Lansing and return.....	2 10
dinner, supper and lodging.....	1 50
breakfast and dinner.....	1 00
<b>George Luton,</b>	
For services and expenses as prosecuting attorney of Newaygo Co. in	
supreme court, in case of People vs. Richard Walton:	
3 days examining record and preparing brief.....	30 00
services and expenses in murder case:	
5 days working on brief.....	50 00
1 " at Lansing to consult attorney general.....	10 00
case argued before supreme court.....	10 00
1 day returning to Newaygo.....	10 00
fare to Grand Rapids.....	1 10
return ticket from Grand Rapids to Lansing.....	3 50
fare, Grand Rapids to Newaygo.....	1 10
2 days, hotel, Lansing.....	4 00
bill at Sweet's hotel.....	2 25
<b>A. Riley Crittenden,</b>	
For services and expenses as Co. agent of Livingston Co.:	
investigating home of G. H. Cook.....	3 00
expenses of moving Fred Verunes to C. E. Abbott's:	
hotel, \$1.00; carriage, \$2.00.....	3 00
visiting Wesley Miner and Dora Miner.....	3 00
Amount carried forward.....	\$99,826 06

*State of Michigan vs. The State of Michigan.*

## GENERAL ALLOWANCE.

Amount brought forward.....		\$99,826 06
A. Riley Crittenden,		
For visiting Catherine Matthews, \$3.00; carriage, \$1.00.....		4 00
"    Gertrude C. Dwyer, \$3.00; "    \$1.00.....		4 00
investigating home for Mabel Hope.....		3 00
carriage for visit to Elbert Davis.....		2 50
investigating home of Martin Jedle.....		3 00
C. Long & Co.,		
For 3 cases of economy paper, @ \$15.00.....		45 00
Wadsworth, Howland & Co.		
For 1 dozen 6 per cent xx fine qual. paint.....	\$15 50	
1 "    8 sash tools.....	1 72	
	\$17 22	
less 10 per cent.....	1 72	
		15 50
2 kegs 84, B. S. paint, net.....		35 77
2 brls. Bd. oil, net.....		62 24
Chas. A. Strelinger,		
For 1 set $\frac{3}{8}$ hand taps.....	\$1 65	
25 per cent off.....	41	
		1 24
Hudson & Symington,		
For 2 4-4 rack rugs for military dept.....		8 00
3 single door rugs for "    ".....		4 50
1 sofa rug for Atty. Gen'l's office.....		10 00
1 bale lining for military dept.....		10 00
Charles Toll,		
For 6 brls. crystal sand, @ \$2.50.....		15 00
cartage.....		50
Detroit Electrical Works,		
For 6 carbons for Fuller Bly 2x10x $\frac{1}{4}$ leaded, @ 25c.....		1 50
James Powrie,		
For expenses incurred in conveying George Archambault from Bay		
county to State public school:		
railroad fare from Piconning, for self.....		55
"    "    "    "    "    boy.....		30
2 meals at Bay City, self and boy.....		70
railroad fare, Bay City to Jackson, self.....		3 25
"    "    "    "    "    boy.....		1 75
supper, lodging and breakfast, at Jackson.....		1 40
"    "    "    "    "    for boy.....		1 00
railroad fare, Jackson to Coldwater, self.....		1 30
"    "    "    "    "    boy.....		75
dinner at Jonesville for self and boy.....		75
railroad fare, Coldwater to Jackson.....		1 30
"    "    Jackson to Bay City.....		3 25
supper at Lansing.....		50
railroad fare, Bay City to Piconning.....		55
hack fare at Coldwater.....		1 00
Total for general allowance.....		<u>\$100,070 16</u>



*State of Michigan vs. The State of Michigan.*

## PRINTING.

August 29, 1888.

Thorp & Godfrey,	
For printing and binding 1,000 vol. 37, Mich. report.....	\$1,570 00
correcting alterations from copy.....	49 69
postage on proof.....	7 20

October 31, 1888.

Thorp & Godfrey,	
For comp. on proceedings and address of sanitary convention, Traverse City, 130,293 ems, @ 29c.....	37 78
presswork.....	9 72
correcting alterations, 8½ hours.....	2 13
comp. on proceedings sanitary convention at Owosso, 156,005 ems, @ 29c.....	45 24
presswork, 63 tokens, @ 18c.....	11 34
correcting alterations, 10½ hours.....	2 63
comp. on convention at Manistee, 114,792 ems, @ 29c.....	33 29
presswork, 63 tokens, @ 18c.....	11 34
correcting alterations, 10½ hours.....	2 63
comp. on convention at Albion, 194,118 ems, @ 29c.....	56 29
presswork, 81 tokens, @ 18c.....	14 58
correcting alterations, 11½ hours.....	2 88
comp. on title page and contents joint doc., vols. 1 and 2, 12,180 ems, @ 29c.....	3 53
presswork, 24 tokens, @ 18c.....	4 32

November 28, 1888.

Thorp & Godfrey,	
For comp. on title and table of contents joint doc., vols. 3 and 4, 12,180 ems, @ 29c.....	3 53
presswork, 24 tokens, @ 18c.....	4 32
comp. on legislative manual, pages 1 to 128, 345,608 ems, @ 29c.....	100 22
presswork, 304 tokens, @ 18c.....	54 72
correcting alterations.....	4 38
comp. on official canvass, 175,038 ems.....	50 76
presswork, 4 tokens.....	72
correcting alterations.....	1 25

December 26, 1888.

Darius D. Thorp,	
For printing 800 coal receipts.....	1 80
20 rms. 28x42 extra 70-lb.....	119 00
comp on legislative manual, pages 129 to 288, incl., 952,748 ems, @ 29c.....	276 30
manual tabular inserts, official canvass of presidential electors, and official canvass of State officers and congressmen, 25,272 and 37,720 ems respectively=62,992 ems, @ 29c.....	18 27
presswork, including 2 inserts, 374 tokens, @ 18c.....	67 32
Amount carried forward.....	\$2,567 18

*State of Michigan vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$2,567 18
Thorp & Godfrey,	
For correcting alterations, 33½ hours.....	8 33
printing official canvass for 1888 in State Republican 2 times, 364 fol.	381 85
presswork on 300 copies extra for Sec. State.....	54

*January 30, 1889.*

Darius D. Thorp,	
For printing 1000 roll calls, sample 8.....	3 25
“ 1000 receipts, “ 9.....	3 25
“ 300 form for pay of witnesses, sample 21.....	3 40
“ 200 “ “ incidental expenses, “ 21.....	3 20
“ 200 slips, 18 changes, sample 6.....	10 80
“ 200 “ 6 “ “ 6.....	3 60
“ 2000 blanks, “by committee on,” sample 8.....	5 75
“ 4 slips, P.O. list of senators and stock.....	1 50
“ 500 blanks, sample 8.....	2 00
“ 200 “ “ 8.....	1 25
“ 1000 “ “ 8.....	3 25
“ 1000 “ “ 8.....	3 25
“ 1000 “ “ 8.....	3 25
“ 1000 “ “ 8.....	3 25
“ 200 cards, order of business, sample 8.....	1 25
stock for same.....	1 25
printing 150 cards, senate committee, sample 8.....	3 50
“ 50 small cards, religious services, sample 8.....	1 00
stock for same.....	25
printing 200 slips, 10 changes, sample 6.....	6 00
“ 200 lists, senate committee, sample 13.....	1 75
stock for same.....	1 50
printing 1000 lists of members, sample 8.....	3 25
“ “ roll call, sample 8.....	3 25
“ “ list of republican members, sample 8.....	3 25
“ “ democratic “ “ 8.....	3 25
“ “ blanks, sample 8.....	3 25
“ 1500 “ “ 8.....	4 50
“ 1000 roll call, sample 8.....	3 25
“ 1500 blanks, “ 8.....	4 50
“ 50 copies, 4 forms of each, sample 13.....	6 00
“ 2000 receipts, sample 9.....	5 75
“ 300 certif. form for pay of witnesses, sample 21.....	3 40
“ 2000 blanks, sample 8.....	5 75
“ 4 lists P. O. and stock.....	2 50
printing 1,000 blanks, “House file No.” sample 8.....	3 25
“ 1,000 lists house members, sample 28.....	7 50
stock for same, cardboard.....	3 75
printing 50 large cards, list of committees, sample 28.....	3 00
“ 500 cards, list of committees, sample 28.....	5 00
stock for same.....	2 50
printing 1,000 roll calls, sample 8.....	3 25
“ 300 slips file No., sample 6.....	80
“ 300 “ “ “ “ 6.....	80
“ 300 “ “ “ “ 6.....	80
“ 300 “ “ “ “ 6.....	80
“ 300 “ “ “ “ 6.....	80
Amount carried forward.....	\$3,109 60

*State of Michigan vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$3,109 60
Darius D. Thorp.....	
For printing 1,000 slips, sample 6.....	2 20
“ 1,000 “ “ 6.....	2 20
“ 1,000 “ “ 6.....	2 20
“ 1,000 “ “ 6.....	2 20
“ 1,000 “ “ 6.....	2 20
“ 300 “ “ 6.....	80
“ 300 “ “ 6.....	80
“ 300 “ “ 6.....	80
“ 300 “ “ 6.....	80
“ 300 “ “ 6.....	80
“ 300 “ “ 6.....	80
“ 300 “ “ 6.....	80
“ 300 “ “ 6.....	80
“ 300 “ “ 6.....	80
“ 300 blanks, “ 8.....	1 50
“ 300 “ resolutions, sample 6.....	80
“ 20,000 envelopes.....	10 00
“ and ruling 40 sheets committee labor, sample 53.....	3 00
“ “ 40 “ “ insurance, sample 53.....	3 00
“ “ 40 “ “ education, “ 53.....	3 00
“ 300 time tables and cardboard for same.....	5 00
“ and ruling 50 sheets record of joint committees, sample 21.....	3 00
“ “ 75 “ “ ways and means, sample 21.....	3 00
“ “ 50 “ “ election com., sample 21.....	3 00
“ “ 50 “ “ liquor traffic, sample 21.....	3 00
“ and ruling 40 sheets record com. on railroads, sample 53.....	3 00
“ 2,000 envelopes.....	1 00
“ and ruling 40 sheets, record labor interests, sample 53.....	3 00
“ “ 40 “ private corporations, “ 53.....	3 00
“ “ 40 “ roads and bridges “ 53.....	3 00
“ “ 1,000 blanks, articles of incorporation, “ 49.....	18 50
“ “ 500 “ certificates of officers, “ 20.....	2 35
“ “ 1,000 “ oaths of directors, “ 15.....	4 25
“ “ 1,000 “ “ “ 15.....	4 25
“ 1,000 letter heads, D. L. Crossman.....	1 00
“ 1,000 ½ “ “ “ “.....	1 00
“ 1,000 “ “ Diekema.....	1 00
“ 1,000 ½ “ “ “ “.....	1 00
“ 1,000 “ “ L. M. Miller.....	1 00
“ 1,000 ½ “ “ “ “.....	1 00
“ 500 envelopes, clerk's room, House.....	50
“ 500 “ speaker's room.....	50
“ 500 “ secretary's room.....	50
“ and ruling 150 sheets, first regiment, sample 53.....	4 00
“ “ 150 “ second “ “ 53.....	4 00
“ “ 150 “ third “ “ 53.....	4 00
“ “ 150 “ fourth “ “ 53.....	4 00
composition on legislative manual, pages 289 to 464:	
1,073,152 ems, @ 29c.....	311 21
presswork, 418 tokens, @ 18c.....	75 24
correcting alterations, 43½ hours, @ 25c.....	10 88
composition on governor's message, special edition of 50 copies,	
73,080 ems, @ 29c.....	21 19
presswork, 36 tokens, @ 18c.....	6 48
correcting alterations, 3 hours, @ 25c.....	75
also 100 sheets of message for use of reporters.....	2 00
composition on governor's pardon message, special edition of 50 copies	
8 pages, 16,240 ems, at 29c.....	4 71
Amount carried forward.....	\$3,663 61

*State of Michigan vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$3,633 61
Darius D. Thorp,	
For presswork, 1 token.....	18
correcting alterations, 1 hour.....	25
comp. on Legislative Journal, 17 issues from Jan. 2 to Jan. 28, incl., 810,505 ems, @ 29c.....	235 05
presswork, 796 tokens, @ 18c.....	143 64
correcting second proof on 17 issues, 8 hours.....	2 00
comp. on bills, senate file Nos. 1, 2, 3, 4 and 5, comp. on bills, house, file No. 1 to 30, incl., (except file 24.) joint resolutions, house file 1 and 2, 435,032 ems, @ 15c.....	65 26
presswork, 189 tokens, @ 18c.....	34 02
comp. on house official journal, pages 1 to 176 incl., 373,337 ems, @ 10c.....	37 33
presswork, 132 tokens, @ 18c.....	23 76
comp. on senate official journal, pages 1 to 96, incl., 194,040 ems, @ 10c.....	19 41
presswork, 72 tokens, @ 18c.....	12 96
comp. on pamphlet, message of Governor, ordered by house, pages 1 to 23, incl., 44,660 ems, @ 29c.....	12 95
presswork, 33 tokens, @ 18c.....	5 94
2,500 covers for same, sample 13.....	7 50

*February 27, 1899.*

Darius D. Thorp,	
For printing 50 cards, religious services, sample 8.....	1 00
stock for same.....	25
cutting paper.....	50
printing 250 slips, sample 6.....	80
“ 250 “ “ 6.....	80
“ 250 “ “ 6.....	80
stock for above.....	50
printing 150 slips, sample 6.....	60
stock.....	25
printing 300 time tables and cardboard for same.....	5 00
“ and ruling 50 sheets com. on finance, sample 53.....	3 00
“ 500 letter heads.....	1 00
“ 500 “ “.....	1 00
“ 500 envelopes, “Senate chamber”.....	50
“ and ruling 600 articles of incorporation, sample 49.....	12 50
“ “ “ 50 sheets com. on asylum, sample 53.....	3 00
“ “ “ 50 “ “ elections, “ 53.....	3 00
“ “ “ 50 “ “ roads and bridges, sample 53.....	3 00
comp. on legislative manual pages 465 to 560 inclusive:	
545,656 ems, @ 29c.....	158 24
presswork, 229 tokens, @ 18c.....	41 42
alterations, holding press, etc., 41 hours, @ 25c.....	10 25
mistake in Dec. bill, 44 tokens, @ 18c.....	7 92
comp. on house file, 24; also house files 31 to 85; senate files 6 to 38 inclusive—542 pages in all:	
2,241,712 ems @ 15c.....	336 26
presswork, 297 forms of 3 tokens and 3 extra tokens on house file 49— 894 tokens, @ 18c.....	160 92
presswork on 1,000 extra copies boulevard bill.....	90
comp. on legislative journal pages 125 to 315 inclusive:	
1,336,775 ems @ 29c.....	387 67
Amount carried forward.....	\$5,404 94

*State of Michigan vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$5,404 94
Darius D. Thorp,	
For presswork, 1,071 tokens regular and 45 tokens extra, Jan. 30—1,116 tokens, @ 18c.....	200 88
alterations, etc., 22 hours, @ 25c.....	5 50
composition on gov. message for joint document, pages 1 to 30 inclusive, 58,870 ems, @ 29c.....	17 08
presswork, 52 tokens @ 18c.....	9 36
alterations, etc., 3 hours, @ 25c.....	75
comp. on proceedings of convention State board of corrections and charities at Grand Rapids, title to IV, and pages 1 to 124; 271,630 ems, at 29c.....	78 78
presswork, 119 tokens, @ 18c.....	21 42
alterations, etc., 12 hours, @ 25c.....	3 00
composition on Macdonald memorial, pages 1 to 44: 136,673 ems, @ 29c.....	39 64
presswork, 54 tokens, @ 18c.....	9 72
alterations and second proof reading, 15¼ hours, @ 25c.....	3 88
12 hours extra on imposition.....	3 00
cover paper, special.....	55 00
express charges on same.....	2 20
2,000 paper covers, sample 13, doubled for twice through press.....	12 50
composition on house official journal, pages 177 to 576: 885,724 ems, @ 10c.....	88 58
presswork, 300 tokens, @ 18c.....	54 00
composition on senate official journal, pages 97 to 304: 446,768 ems, @ 10c.....	44 68
presswork, 156 tokens, @ 18c.....	28 08

March 27, 1889.

Darius D. Thorp,	
For printing and ruling 1,000 blanks, sample 18.....	3 25
stock for same.....	3 00
"                                  " 100 cards, religious services, sample 8.....	1 00
stock for same.....	50
"                                  " 6 cards and stock.....	1 50
" 6 " ".....	1 50
"                                  " 13 slips, of 300 each, sample 6.....	10 40
stock.....	1 75
"                                  " 1,000 senate calls, sample 6.....	2 20
stock.....	1 25
"                                  " 1,000 blanks, sample 8.....	3 25
stock.....	2 75
"                                  " 50,000 copies, amendment, phat, sample 6.....	100 20
" 300 phat, sample 6.....	80
stock.....	50
furnishing and printing 6 large cards.....	2 00
printing 100 phat, sample 6.....	40
stock.....	25
"                                  " 1,000 blanks, sample 8.....	3 25
" 1,000 " " 8.....	3 25
stock for same.....	3 00
"                                  " 250 slips, sample 6.....	80
stock.....	25
"                                  " 500 circulars, sample 15.....	3 00
Amount carried forward.....	\$6,233 04

*State of Michigan vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$6,233 04
Darius D. Thorp,	
For stock.....	1 30
furnishing 500 envelopes.....	1 50
printing 1,500.....	1 00
" 500 phat, 3 changes, sample 6.....	3 60
stock.....	75
" 50 memorials, sample 13.....	1 50
stock.....	25
" 300 phat, 2 changes, sample 6.....	1 60
stock.....	50
" 250 phat, 2 changes.....	1 60
stock.....	75
printing 250 envelopes, house.....	50
" 1,500.....	1 00
" 500 " house.....	50
" 500 " senate.....	50
" 5,000 " house.....	2 50
" 2,000 " senate.....	1 00
" and ruling 500 blanks, comr. banking, sample 15.....	3 00
stock.....	2 50
printing and ruling 500 blanks, comr. banking, sample 15.....	3 00
stock.....	2 50
comp. on house calendar, pages 1 to 60 and 4 pages on cover, 1,696,870 tokens, @ 29c.....	492 10
presswork, 64 tokens, @ 18c.....	11 52
special ruling.....	18 00
cover paper for same.....	4 00
alterations, etc., 18 hours.....	4 50
comp. on senate calendar, pages 1 to 32 and cover:	
927,930 ems @ 29c.....	269 10
presswork, 36 tokens, @ 18c.....	6 48
special ruling.....	12 00
cover paper for same.....	4 00
alterations, etc., 6 hours, @ 25c.....	1 50
comp. on senate official journal, pages 305 to 560:	
572,927 ems, @ 10c.....	57 29
presswork, 192 tokens, @ 18c.....	34 56
comp. on house official journal, pages 577 to 1,024:	
1,069,190 ems. @ 10c.....	106 92
presswork, 336 tokens @ 18c.....	60 48
comp. on house bills, 86 to 241:	
" " senate bills, 39 to 92:	
" " joint resolutions, house file, 3 to 13:	
" " house reprints of 80, 163, 174, 201, 118 and 137:	
" " senate reprints, 28, 36, 58:	
5,107,388 ems, @ 15c.....	766 11
presswork, 1,698 tokens, @ 18c.....	305 64
out made for house file, 163.....	30 00
comp. on manual, one 8-page form, title to end, including "members," pages 561 to 725, 950,664 ems.....	275 69
presswork, 437 tokens, @ 18c.....	78 66
correcting alterations, etc., 65 hours, @ 25c.....	16 25
comp. on Legislative Journal, pages 316 to 566, 1,846,894 ems, @ 29c.....	535 60
presswork, 1,370 tokens, @ 18c.....	246 60
alterations, etc., 45 hours, @ 25c.....	11 25
Amount carried forward.....	\$9,612 64

*State of Michigan vs. The State of Michigan.*

## PRINTING.

April 24, 1889.

Amount brought forward.....	\$9,612 64
Darius D. Thorp,	
For printing 5000 circulars, sample 15.....	14 25
"    1000 roll call, sample 6.....	2 20
stock for same.....	1 00
printing 500 phat, sample 6.....	1 20
stock.....	50
printing 250 phat, sample 6.....	80
stock.....	30
printing 250 phat, sample 6.....	80
stock.....	30
printing 250 phat, sample 6.....	80
stock.....	30
printing 250 phat, sample 6.....	80
stock.....	30
printing 500 slips phat, sample 6.....	1 20
stock for same.....	50
printing 500 slips phat, sample 6.....	1 20
stock.....	50
printing 100 cards, religious services, sample 8.....	1 00
stock for same.....	25
150 phat, sample 6.....	60
stock.....	25
printing 200 file slips, sample 6.....	60
stock.....	25
comp. on legislative manual, pages 1 to 288:	
1,347,638 ems, @ 29c.....	390 82
presswork, 324 tokens, @ 18c.....	58 32
changes, corrections, time press kept waiting, 71½ hours, @ 25c.....	17 88
comp. on house official journal, pages 1025 to 1312:	
658,275 ems, @ 10c.....	65 83
presswork, 216 tokens, @ 18c.....	38 88
comp. on senate official journal, pages 561 to 720:	
353,291 ems, @ 10c.....	35 38
presswork 120 tokens, @ 18c.....	21 60
changes on above ordered by sec'y Miller, for resetting form, 32,800 ems.....	9 51
presswork, 12 tokens, @ 18c.....	2 16
comp. on senate files, 242 to 311, also No. 137 and house files 242 to 311, also 313 to 320, and No. 325; joint resolution, senate files 1 and 3, house file 14, reprints, 1,000 of house file 209; 1,100 of house file 143; 200 of house file 189; 2,000 of house file, 292; extra presswork on house file 251, amounting to 3 tokens, and 40 tokens on house file 258:	
comp. 1,356,608 ems.....	203 49
presswork 869 tokens, @ 18c.....	156 42
comp. on legislative journal, pages 567 to 731:	
1,118,028 ems @ 29c.....	324 23
presswork 1008 tokens, @ 18c.....	181 44
alterations, etc., 27 hours, @ 25c.....	6 75
comp. on legislative journal supplements immediate effect acts from 1 to 40 inclusive, 6 forms and 14 pages of print, 91,728 ems @ 29c...	26 61
presswork, 126 tokens, @ 18c.....	22 68
Amount carried forward.....	\$11,204 49

*State of Michigan vs. The State of Michigan.*

## PRINTING.

May 29, 1889.

Amount brought forward.....	\$11,204 49
Darius D. Thorp.....	
For printing 2,000 envelopes, house.....	1 00
"    1,000 " senate.....	50
"    1,000 ½ note heads.....	1 00
"    2,000 envelopes, house.....	1 00
"    400 receipts, sample 13.....	2 25
"    500 phat, senate, sample 6.....	1 20
"    500 " sample 6.....	1 20
"    500 " 6.....	1 20
stock for same.....	1 50
printing 200 receipts.....	1 75
"    300 phat, sample 6.....	80
stock for same.....	25
printing 300 phat.....	80
stock for same.....	25
printing 50 cards, religious services, sample 8.....	1 00
stock for same.....	25
cutting paper.....	50
printing 500 blanks, senate files, sample 8.....	2 00
stock for same.....	75
printing 1,000 envelopes.....	50
"    500 roll calls, sample 6.....	1 20
stock for same.....	50
printing 2,000 cards, two sides, sample 7.....	7 80
stock for same, 53 sheets 3-ply card board.....	5 30
printing 500 phat, sample 6.....	1 20
stock for same.....	45
printing 200 phat, sample 6.....	60
stock for same.....	25
printing 200 phat, sample 6.....	60
stock for same.....	25
printing 500 phat.....	1 20
stock.....	50
printing 1,000 roll calls, sample 6.....	2 20
stock.....	1 00
printing 500 bill table slips.....	1 20
stock for same.....	50
printing and ruling 500 blanks "to pres. senate" sample 15.....	3 00
stock for same.....	1 75
printing 500 blanks, sample 6.....	1 20
stock for same.....	50
cutting paper.....	50
publishing official canvass 116 fol. 2 times.....	121 80
house files 312, 321 to 324; 326 to 392; senate files 135 and 136; H. J. R. 15, 16 and 17; house reprint 354 and 356; senate reprint 144, also extra comp. on house files 334 and 351 and senate file 158, comp. 2,404,788 ems @ 29c.....	360 72
presswork, 770 tokens, @ 18c.....	138 60
laws, public acts, pages 1 to 64: comp. 162,362 ems @ 27c.....	43 84
presswork, 368 tokens, @ 18c.....	66 24
alterations, press wait, etc., 30 hours, @ 25c.....	7 50
legislative manual, title and list of members, pages 289 to 725; 3 slips insert; 2 large tables, insert; explanatory note insert; also from beginning 506; comp. 2,571,510 ems, @ 29c.....	745 74
presswork, 585 tokens, @ 18c.....	105 30
alterations, etc., 83 hours, @ 25c.....	20 75
Amount carried forward.....	\$12,866 38



*State of Michigan vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$12,866 38
Darius D. Thorp,	
For immediate effect laws 41 to 55 inclusive:	
comp. 19,656 ems @ 29c.....	5 70
presswork, 21 tokens, @ 18c.....	3 78
house official journal, pages 1313 to 1712:	
comp. 902,336 ems, @ 10c.....	90 23
presswork, 300 tokens, @ 18c.....	54 00
senate official journal, pages 721 to 960:	
comp. 515,841 ems, @ 29c.....	51 59
presswork, 180 tokens, @ 18c.....	32 40
legislative journal, 732 to 963:	
comp. 1,628,157 ems, @ 29c.....	472 17
presswork, 1,302 tokens, @ 18c.....	234 36
alterations, etc., 45½ hours, @ 25c.....	11 38

June 26, 1889.

Darius D. Thorp,	
For printing 1,000 envelopes, house.....	50
“ 1,500 “ senate.....	1 00
“ 100 copies, State printing acct.....	1 00
stock for same.....	50
printing 2,000 envelopes, house.....	1 00
“ 1,500 “ “.....	1 00
“ 1,000 “ senate.....	50
“ 250 phat, sample 6.....	80
“ 2,000 roll call, house, sample 8.....	5 75
stock for same.....	2 00
cutting paper.....	25
printing 250 blanks, sample 13.....	2 00
stock for same.....	50
cutting paper.....	25
printing 200 phat, sample 6.....	60
“ 200 “ “ 6.....	60
“ 200 “ “ 6.....	60
“ 200 “ “ 6.....	60
“ 200 “ “ 5.....	60
stock for same.....	50
clerk Crossman's lecture, pages 1 to 22, and 1 to 13:	
composition, 111,238 ems, @ 27c.....	32 26
5 forms, 5 tokens each, 25 tokens, @ 18c.....	4 50
alterations, etc., 2 hours.....	50
1,000 paper covers, sample 13.....	3 75
alterations on cover, 2 hours.....	50
special heavy cover paper.....	6 50
binding, etc.,.....	3 00
20 badges, 3 changes, sample 6.....	1 20
16 “ 4 “ “ 6.....	1 60
300 phat, 13 changes—in all 3,900—sample 6.....	10 40
250 pay certificate, sample 9.....	1 50
stock for same.....	50
printing 500 roll calls, sample 6.....	1 20
legislative journal, pages 964 to 1202:	
comp. 1,753,539 ems, @ 29c.....	508 53
presswork 1436 tokens, @ 18c.....	258 48
alterations etc., 49 hours.....	12 25
public acts, pages 65 to 176:	
comp. 289,632 ems, @ 27c.....	78 20
presswork 644 tokens, @ 18c.....	115 92
alterations, press waits, etc., 45 hours.....	11 25
Amount carried forward.....	\$14,894 58

## ANNUAL REPORT OF THE

*State of Michigan vs. The State of Michigan.*

## PRINTING.

Amount brought forward.....	\$14,894 58
Darius B. Thorp,	
For extra proof reading from start, 30 hours.....	7 50
legislative journal and supplement, acts 56 to 139:	
comp. 233,451 ems, @ 29c.....	67 70
presswork 189 tokens.....	34 02
bills, H. J. R. 18; S. J. R. 2, 4, 5; senate files 169 to 207; house files 393	
to 435; 200 extras on house files 404 and 406; reprint of 100 copies of	
H. file 390; extra comp. on H. file 417 and 395 and on senate file 197:	
comp. on above 1,524,136 ems, @ 15c.....	228 62
presswork 603 tokens.....	108 54
diagram on senate file 192.....	5 00
house official journal, pages 1713 to 2112:	
comp. 842,759 ems.....	94 28
presswork 300 tokens.....	54 00
senate official journal, pages 961 to 1280:	
comp. 717,249 ems, @ 10c.....	71 73
presswork 240 tokens.....	43 20
Total for printing.....	<u>\$15,909 17</u>

## BINDING.

*July 25, 1888.*

Thorp & Godfrey,	
For binding 3,000 vols. Mich. Dairyman's Association, @ 12c.....	\$360 00

*September 26, 1888.*

Thorp & Godfrey,	
For 4 packing boxes, Mich. Dairyman's Association.....	4 00
4 packages.....	1 00

*October 31, 1888.*

Thorp & Godfrey,	
For binding 2,670 joint documents, vol. 1, @ 16c.....	427 20
" 1,000 " " " 2, " ".....	160 00

*November 28, 1888.*

Thorp & Godfrey,	
For binding 1,670 vols. joint documents, vol. 2, @ 16c.....	267 20
" 2,670 " " " 3 " ".....	427 20
Amount carried forward.....	<u>\$1,646 60</u>

*State of Michigan vs. The State of Michigan.*

## BINDING.

*December 26, 1888.*

Amount brought forward.....	\$1,646 60
Darius D. Thorp,	
For binding 2,670 vol. joint doc., vol. 4, $\frac{1}{8}$ sheep, @ 16c.....	427 20
"    16 qr. coal receipts.....	4 00
perforating, \$1.00; numbering, \$1.60.....	2 60

*January 30, 1889.*

Darius D. Thorp,	
For cutting blotting paper.....	50
300 pr. binders, board and cutting same.....	12 00
making 200 pads.....	4 00
18 books committee records, index and gilt labels.....	36 00
cutting paper.....	50
ruling 700 blanks.....	2 45
2 pasteboards.....	50
mounting on board, 50 lists house committee.....	10 00
550 bill covers and mounting same.....	16 50
136 journal covers and mounting same.....	5 20
9 books, bill records, 200 pages, gilt labels.....	20 25
1 book joint resolutions.....	2 25
4 indexes, @ \$2.75.....	11 00
binding 4 order books.....	4 00
"    1 witness expenses.....	1 50
numbering above books.....	3 80
perforating same.....	1 50
mounting on boards 150 lists senate committee.....	30 00
300 bill covers and cutting same.....	9 00
100 journal covers and cutting same.....	4 00
8 books, bill records 200 pages, gilt labels.....	18 00
1 book joint resolutions.....	2 25
1 index.....	2 75
binding 4 order books.....	4 00
"    1 incidental expenses.....	1 00
"    1 witness.....	1 50
numbering above books.....	2 80
perforating same.....	1 50
folding and stitching Legislative Journal from Jan. 2 to Jan. 28, 170,- 000 sheets, 8c per 100.....	136 00
extra folding, furnishing wrapping paper, putting on stamps and mailing Legislative Journals from Jan. 2 to Jan. 18 inclusive:	
11 issues, 23,627 copies, @ 70c.....	207 40
extra folding, furnishing wrapping paper, putting on stamps and mailing Legislative Journal from Jan. 19 to 28 inclusive:	
6 issues, 17,494 copies, @ 90c.....	157 45

*February 27, 1889.*

Darius D. Thorp,	
For cutting wrappers.....	1 00
1 book, committee on finance, indexed.....	2 00
Amount carried forward.....	\$2,793 00

*State of Michigan vs. The State of Michigan.*

## BINDING.

Amount brought forward.....	\$2,793 00
Darius D. Thorp,	
For folding and stitching Legislative Journal from Jan. 29 to Feb. 20,	
incl., 262,500 sheets, @ 8c per 100.....	210 00
extra folding, furnishing wrapping paper, putting on stamps and	
mailing 2,930 Daily Journals each day for 12 days, @ 90c per 100..	316 44

*March 27, 1889.*

Darius D. Thorp,	
For 100 Journal covers and cutting same.....	4 00
200 bill " " " ".....	6 00
12 pasteboards.....	60
125 Journal covers and cutting same.....	5 00
125 bill " " " ".....	3 75
binding 50 vols. banking law, cloth.....	12 50
3 books, committee records, index and labeled.....	6 00
binding 2,000 in memorial J. H. Macdonald.....	40 00
" 40 vol. " " " full morocco.....	60 00
lettering 40 names on side, @ 20c.....	8 00
binding 1,500 pam., proceedings of convention C. and C. ....	8 25
" 500 vols. Mich. manual, @ 45c.....	225 00
ruling blank paper and binding same in 200 manuals .....	5 00
extra comp., 15 hours, @ 25c .....	3 75
folding and stitching Legislative Journal from Feb. 25 to March 22,	
incl., 340,000 sheets, @ 8c per 100.....	272 00
extra folding, furnishing wrapping paper, putting on stamps and	
mailing 2,956 Daily Journals for 21 days, at 90c per 100.....	558 68

*April 24, 1889.*

Darius D. Thorp,	
For 1 stub book in $\frac{1}{2}$ Russia.....	3 00
binding 350 senate calendars, cloth backs, @ $3\frac{1}{2}$ c.....	12 25
making 514 pads.....	10 28
binding 350 house calendars, cloth backs, @ $3\frac{1}{2}$ c .....	12 25
ruling 1,000 sheets, 8x12.....	1 00
stamping 50 manuals on side in gilt, @ 25c.....	12 50
" 3 vols. maps on side, @ 25c.....	75
" name on 190 manuals, @ 20c.....	38 00
folding and stitching Legislative Journal from March 25, to April 22;	
250,000 sheets, @ 8c per hundred.....	200 00
extra folding, furnishing wrapping paper, putting on stamps and	
mailing 2,971 Daily Journals, each day for 19 days, @ 90c per 100..	508 05

*May 29, 1889.*

Darius D. Thorp,	
For $\frac{1}{2}$ doz. short hand note books, extra ruling .....	1 50
binding 1 order book.....	1 00
numbering, 40c; perforating, 25c.....	65
paper for same.....	25
grinding 4 knives for mowing machine, @ \$1.50.....	6 00
Amount carried forward.....	\$5,345 45

*State of Michigan vs. The State of Michigan.*

## BINDING.

Amount brought forward.....	\$5,345 45
Darius B. Thorp,	
For 40 Journal covers.....	1 60
making 100 memo. pads.....	2 00
binding 1 order book.....	1 00
numbering same.....	80
perforating same.....	50
paper for same.....	50
folding and stitching Legislative Journals from April 23 to May 27,	
incl., 317,500 sheets.....	254 00
extra folding, furnishing wrapping paper, putting on stamps and	
mailing 2,975 Daily Journals each day for 24 days, at 90c per 100..	642 60

*June 26, 1889,*

Darius D. Thorp,	
For binding 1 order book.....	1 00
“ 2,000 vols. Mich. manuals, at 45c.....	900 00
lettering 9 manuals, name on side, at 20c.....	1 80
folding and stitching Legislative Journals from May 27 to June 24,	
incl., 366,600 sheets, at 8c per 100.....	293 28
extra folding, furnishing wrapping paper, putting on stamps and	
mailing 2,980 Daily Journals each day for 20 days, at 90c per 100..	536 40
Total for binding.....	<u>\$7,980 93</u>

## STATIONERY.

*August 29, 1888.*

Three Rivers Paper Co.,	
For 277 bund. 831 rma., 28x44, 39,888lb., @ \$4.74.....	\$1,890 69
14 “ 28 “ 27x40, @ \$5.60.....	90 94

*September 26, 1888.*

Three Rivers Paper Co.,	
For 228 bund., 28x44, 48lb. 32,822lb., @ \$4.74.....	1,555 76
702 rma., 27x40, 58lb., @ \$3.24.8.....	2,280 09

*October 31, 1888.*

Three Rivers Paper Co.,	
For 379 18-20 rma. report paper, 27x40, 58lb, sample 2, @ \$3.24.8.....	1,233 90
127 8-20 “ toned book paper, 27x40, 58lb, sample 4, @ \$3.24.2....	413 02
Amount carried forward.....	<u>\$7,464 40</u>

*State of Michigan vs. The State of Michigan.*

## STATIONERY.

*November 28, 1888.*

Amount brought forward.....		\$7,464 40
Three Rivers Paper Co.,		
For 236 10-20 rms. 24x38, 45 lb. toned book, 10,642 lb.....	\$595 95	
deduct 767 lb short weight.....	42 95	
		553 00
16 rms. 24x38, 45 lb. toned book, sample 2, 720 lb.....	\$40 32	
deduct 52 lb short weight.....	2 91	
		37 41
Theo. L. Backus,		
For 3 doz. Carter's mucilage.....		24 00
1 " qts. Arnolds fluid.....		4 50
1 " pts. " ".....		2 60
1 " qts. Carters ".....		4 50
1 " pts. " ".....		2 70
1 " qts. Staffords ".....		5 00
1 " pts. " ".....		3 00
1-12 doz. qts. " universal.....		42
1-12 " " N. Y. carmine.....		2 67

*December 26, 1888.*

Three Rivers Paper Co.,		
For 550 reams, 27x40, 58-lb. book, @ \$3.24.8.....		1 786 40
542-10-20 reams, 27x40, 58-lb. book, @ \$3.24.8.....		1 762 03

*January 30, 1889.*

Theo. L. Backus,			
For 1 4-lb. letter balances, n. o. c.....			8 00
2 dozen No. 1 R. waste baskets, sample 219, @ \$6.90.....			13 80
2 " " 2 " " 220, @ \$8.00.....			16 00
10 " " 4 pyramid pins, " 198, @ 75c.....			7 50
14 " 3-inch banker's sponge cups, " 105, @ \$1.00.....			14 00
12 " No. 5 Carter's mucilage stands, " 155, @ \$2.00.....			24 00
2 " " 7 Morgan's " " 154, @ \$7.00.....			14 00
2 " " 1 bronze clips " 150 @ 75c.....			1 50
2 gros. penholders, " 63 @ \$1.50.....			3 00
2 " " " 66 @ \$3.00.....			6 00
36 eyelet punch and set, " 164 @ \$2.00.....			72 00
1 doz. cap board clips, " 195.....			5 00
1 " letter " " 194.....			4 20
1 " note " " 193.....			3 60
1 ream 120 lb. treas. blotting, 1/2 cut, " 1 @ 21c.....			25 20
1 lb. No. 2 express wax, " 57.....			22
10 M. 763-6, gov. envelopes, " 274 @ \$1.70.....			17 00
10 " 763-6 1/2 " " 275 @ \$1.80.....			18 00
2 " 763-9 " " 278 @ \$2.85.....			5 70
3 " 763-10 " " 279 @ \$3.35.....			10 05
2 dozen Shannon standard files, n. o. c., @ \$3.60.....			7 20
1/2 " 505 paper weights, sample 126, @ \$12.35.....			6 68
1 gro. No. 5 thumb tacks, " 188.....			4 80
3 dozen mem. calendar pads, n. o. c., @ \$3.60.....			10 80
1 " " " stands, ".....			9 00
Amount carried forward.....			\$11,959 38

*State of Michigan vs. The State of Michigan.*

## STATIONERY.

Amount brought forward.....	\$11,959 88
Theo. L. Backus,	
For 1 dozen steel envelope openers, n. o. c.....	4 25
1 1/2 " 12-inch bankers' shears, sample 124 @ \$16.00.....	24 00
1 " 8-inch " " " 122.....	8 00
1 " 7-inch " " " 120.....	7 00
2 M No. 2 McGills fastners, sample 163, @ \$3.25.....	6 50
3 doz. 9 in. ivory folders, sample 113, @ \$4.75.....	61 75
1 " 10 " " " heavy, sample 115.....	7 00
13 " office sponges, n. o. c., @ \$1.20.....	21 60
3 gro. No. 2 Faber's hex. pencils, sample 33, \$6.10.....	18 30
3 " S. M. Dixons pencils, sample 38, @ \$5.25.....	15 75
1 " B Faber's Sib. " " 34.....	10 00
1 " BB. " " " 34.....	10 00
60 lb. No. 30 para rubber " 95, @ \$1.00.....	6 00
1 lb. No. 20 " " 95.....	1 00
6 lbs. white linen twine, " 206, @ 60c.....	3 60
3 lbs. 24 flax twine, sample 208 @ 22c.....	66
6 lbs. coarse hemp twine, sample 208, @ 22c.....	1 32
2 doz. 3 bill holders, n. o. c., @ \$4.25.....	8 50
1/2 doz. ink vents, n. o. c., @ \$3.00.....	1 50
12 doz. 2 1/2 in. bankers' ink stands, sample 138, \$4.25.....	51 00
1/2 doz. No. 2 " " " 135, @ \$16.00.....	8 00
1/2 doz. No. 3 " " " 136, @ \$12.00.....	6 00
3 doz. 308 2-in " " " 147, @ \$1.75.....	5 25
3 doz. 73 ink stands, sample 146, @ \$2.00.....	6 00
1 doz. Faber's green tipped pencils, sample 37.....	63
2 doz. " red " " 36.....	1 34
1 gross " blue " " 35.....	7 50
3 8-12 gr. gross rubber bands, sample 100.....	17 95
1 doz. 5-in brass dividers, sample 192.....	2 25
10 M. B. eyelets, sample 161, @ 50c.....	5 00
3 doz. 15-in brass edge rulers, n. o. c., @ \$1.40.....	4 20
1 " 18-in " " " sample 174.....	1 50
1 " 15-in flex. rubber " " 176.....	4 00
4 M 6 1/2 linen envelopes, n. o. c., @ \$6.00.....	24 00
14 doz. knife erasers, sample 110, @ \$4.25.....	59 50
2 doz. 5 1/2-in ruling pens, sample 180, @ \$4.25.....	8 50
4 rms. 14 lb. gazelle legal, sample 16, @ 22c.....	12 32
4 " 16 lb. O. B. numeral legal, sample 17, @ 20c.....	18 56
4 " 16 lb. B. legal, sample 16, @ 22c.....	14 08
15 gross Est. pens, sample 48.....	7 88
5 gross dreka pens, sample 52, @ 85c.....	4 25
5 doz. Est. mammoth falcon pens, n. o. c., @ 25c.....	1 25
1 " 2 1/4-in glass weights, sample 129.....	8 40
1 rm. 12 lb. gazelle cap, sample 15, @ 22c.....	2 64
1 " 6 lb. " note, " 15, @ 22c.....	1 32
12 gross braid, n. o. c., @ \$1.00.....	12 00
25 rms. 25 lb. P. O. paper, sample 6, @ 12c.....	75 00
4 1/2 M. 763-9 envelopes, sample 278, @ \$2.85.....	12 83
3 M 763-10 envelopes, sample 279, @ \$3.35.....	10 05
1 doz. 3 1/4 in. bankers' sponge cups, sample 106.....	1 25
2 " 3 in. bankers' sponge cups, sample 105, @ \$1.00.....	2 00
1 rm. 14 lb. gazelle cap, sample 16, @ 22c.....	3 08
1 M No. 2 McGills' fasteners, sample 163.....	3 25
1 M No. 3 " " " 163.....	3 25
1 rm. 28 lb. superfine 17x28, sample 20, @ 14 1/4c.....	3 99
3 " 20 lb. saxony linen, 17x22, n. o. c., @ 22c.....	13 20
3 " 20 lb. bankers' " 17x22 sample 26, @ 22c.....	13 20
Amount carried forward.....	\$12,613 03
52	

*State of Michigan vs. The State of Michigan.*

## STATIONERY.

Amount brought forward .....	\$12,613 03
Theo. L. Backus,	
For 1 rm. 80 lb. 24x36 manilla, sample 3c, @ 9c.....	7 20
10 lb. No. 6 coarse hemp twine, sample 208, @ 22c.....	2 20
10 lb. No. 36 B. C. twine, sample 208, @ 22c.....	2 20
5 lb. No. 6 white linen twine, sample 206, @ 60c.....	3 00
3 lb. No. 20 para rubber, sample 95, @ \$1.00.....	3 00
1 inkstand, n. o. c.....	1 50
¼ dozen inkstands, n. o. c.....	5 00
1 dozen 113 pass books, n. o. c.....	50
3 " 125½ pass books, n. o. c., @ 20c.....	60
3 " 125 B " " " @ \$1.00.....	3 00
¼ rm. 120 lb. treasury blotting, sample 1, @ 21c.....	12 60
4 dozen senate files, n. o. c., @ \$7.20.....	28 80
1 " Z bill files, ".....	4 25
2 dozen Faber's mammoth I. & P. erasers, sample 99, @ \$1.75.....	3 50
1 " " small " " n. o. c.....	1 25
¼ gross. Dixon's hex. pencils, sample 38, @ \$5.25.....	2 63
1 " gazelle No. 2 rubber tip pencils, n. o. c.....	4 00
4 dozen No. 20 pen racks, n. o. c., @ \$1.00.....	4 00
4 " black handle knife erasers, sample 110, @ \$4.25.....	17 00
6 gross No. 1 Spencerian pens.....	4 80
1 doz. 12-in. bankers' shears, sample 124.....	16 00
12 3-qr No. 29 S. E. ledgers, n. o. c., at 75c.....	9 00
1 ½ doz 2½-in. bankers' ink stands, sample 138, at \$4.25.....	6 38
1 ¼ doz. No. 2 " " " " 135, " \$16.00.....	24 00
¾ doz. No. 3 " " " " 136, " \$12.00.....	9 00
1 rm. 12-lb Crane's linen, legal, " 18, " 30c.....	3 60
¼ doz. No. 3 bankers' ink stands " 136, " \$12.00.....	3 00
1 doz. No. 2 " " " " 135, ".....	16 00
1 ½ doz. 2½-in. " " " " 138, at \$4.25.....	2 13
3 doz. 308, 2-in " " " " 147, at \$1.75.....	5 25
12 doz. 8-in. trimmer's shears " 121, at \$8.00.....	96 00
1 doz. 7-in. " " " " 120.....	7 00
2 doz. Z files, n. o. c., at \$4.25.....	8 50
6 sheets large carbon paper, n. o. c., at 15c.....	90
1 rm. white French folio, n. o. c.....	2 00
1 qt. Carter's blue ink, n. o. c.....	50
1 qt. Carter's green ink, n. o. c.....	50
2 rm. 80-lb 24x36 manilla, sample 3-c, at 9c.....	14 40
10 doz. 1494 paper weights, sample 128, at \$7.50.....	75 00
2 doz 10-oz. mucilage pots, sample 156, at \$3.60.....	7 20
36 mem. calendar pads, n. o. c., at 30c.....	10 80
2 doz pts. Carter's writing fluid, sample 81, at \$2.70.....	5 40
2 doz. qts Carter's mucilage, sample 112, at \$9.00.....	18 00
12 " No. 20 pen racks, n. o. c., at \$1.00.....	12 00
3 " " 1494 paper weights, sample 128, at \$7.50.....	22 50
½ " 10 oz. mucilage pots, " 156, at \$3.60.....	1 20
1 rm. 36 lb superfine 17x28, " 20, at 14¼c.....	5 13
24 gros. braid, n. o. c., at \$1.00.....	24 00
1 doz. rubber pencils, sample 41.....	3 25
1 " " n. o. c.....	5 00
1 " No. 3 rubber pencils n. o. c.....	6 00
1 rm. 24lb Scotch linen 17x22, sample 28, at 26c.....	6 24
1 " 28lb superfine 17x28, sample 20, at 14¼c.....	3 99
3 doz. 125 B. vest pocket mems. n. o. c., at \$1.00.....	3 00
2 copying T. W. ribbons, n. o. c., at \$1.00.....	2 00
2 qrs. 28lb canary 17x28 cut, N. O. C.....	50
box No. 6 " envelopes, ".....	50
Amount carried forward.....	\$13,159 93



*State of Michigan vs. The State of Michigan.*

## STATIONERY.

Amount brought forward.....	\$13,159 93
Theo. L. Backus,	
For 8½ gros braid, N. O. C., @ \$1.00.....	8 75
1-10x12-500. p. imp. book, N. O. C.....	1 50
26 M. lith. note heads, sample 30, @ \$2.50.....	65 00
made from 7 rms. 28lb O. B. med., sample 23, @ 19c.....	37 24
blocking 520 pads, 50 in pad, @ 2c.....	10 40
25 M. lith. letter heads, sample 31, @ \$3.00.....	75 00
made from 13 rms. 24lb O. B. folio, sample 23, @ 19c.....	59 66
blocking 500 pads, 50 in pad, @ 2c.....	10 00
10 M. lith. note heads, sample 30, \$2.50.....	25 00
made from 2½ rms. 24lb Crane's Royal, sample 24, @ 27c.....	16 20
blocking 200 pads, 50 in pad, @ 2c.....	4 00
6 M. lith. letter heads, sample 31, at \$3.00.....	18 00
made from 3 rms. 20lb Crane's folio, sample 24, at 27c.....	16 20
blocking 120 pads, 50 in pad, at 2c.....	2 40

February 27, 1889.

Three Rivers Paper Co.,	
For 41 15-20 rms. 27x40-60lb paper, 2505lb, at \$5.60.....	140 28
30 rms. 25x38-60lb paper, at \$3.36.....	100 80
438 " 27x40-58lb, at \$3.24.8.....	1,422 62
Theo. L. Backus,	
For 120 mem. calender pads, n. o. c., at 30c.....	36 00
120 " " stands with pen rack, at 75c.....	90 00
48 " " pads, at 30c.....	14 40
48 " " stands and pen racks, at 75c.....	36 00
1 gr. gro. No. 00¼ rubber bands, sample 100.....	7 50
12 doz. thumb tacks, sample 188, at 40c.....	4 80
3 gr. gros. rubber bands, sample 100.....	8 58
¼ doz. ruling pens, sample 180.....	2 13

March 27, 1889.

Three Rivers Paper Co.,	
For 594 reams 27x40-58-lb. at \$32.48.....	1 929 31
Theo. L. Backus,	
For 10 gro Est. pens.....	5 06
½ dozen ruling pens, sample 180, at \$4.25.....	2 13
2 " 5g reservoir mucilage pots, sample 155, \$2.00.....	4 00
3 gro. No. 6 De Haans pens, " 51 at \$1.00.....	3 00
1 " 1850 penholders, n. o. c.....	2 50
½ dozen board clips, letter size, sample 194, at \$4.20.....	2 10
5-12 " " " cap " 195, at \$5.00.....	2 10
2 " office sponges, n. o. c., at \$1.20.....	2 40
1 " No. 7 rubber penholders, sample 68.....	2 00
1 ream 80-lb. 24x36 Manilla, sample 3c, at 9c.....	7 20
½ dozen quarts N. Y. carmine ink, sample 89, at \$32.00.....	2 67
1-6 " " Carter's black fluid, n. o. c., \$5.00.....	84
24 gro. braid, n. o. c., at \$1.00.....	24 00
10 M. 763-6½ gov. envelopes, sample 275, at \$1.80.....	18 00
Amount carried forward.....	\$17,379 70

*State of Michigan vs. The State of Michigan.*

## STATIONERY.

Amount brought forward.....	\$17,379 70
Theo. L. Backus,	
For 2 dozen Z files, n. o. c., at \$4.25.....	8 50
lith. 5 M. note heads, senate, sample 30, at \$2.50.....	12 50
made from 1 6-20 reams 28-lb. O. B. med., sample 23, at 19c.....	6 91
padding extra.....	2 00
lith. 5 M. letter heads, senate, sample 31, at \$3.00.....	15 00
made from 2 3-5 reams 24-lb. O. B. folio, sample 23, at 19c.....	11 86
padding extra.....	2 00
lith. 15 M. note heads, Rep. hall, sample 30, at \$2.50.....	37 50
made from 4 reams 28-lb. O. B. med., sample 23, at 19c.....	21 28
padding extra.....	6 00
lith. 15 M. letter heads, Rep. hall, sample 31, at \$3.00.....	45 00
made from 8 reams 24-lb. O. B. folio, sample 23, at 19c.....	36 48
padding extra.....	6 00
lith. 5 M. note heads, Rep. hall, sample 30, at \$2.50.....	12 50
made from 1 6-20 reams 20-lb. Crane's royal, sample 27, at 26c.....	6 76
padding extra.....	2 00
lith. 2½ M. letter heads, Rep. hall, sample 31, at \$3.00.....	7 50
made from 1 6-20 reams 20-lb. Crane's folio, sample 27, at 26c.....	6 76
padding extra.....	1 00

April 24, 1889.

Three Rivers Paper Co.,	
For 190 17-20 rms. 24x38—45—tint book, 8,993 lbs., at \$5.60.....	503 60
Theo. L. Backus,	
For 10 M 763—6¼ Gov. envelopes, sample 275, at \$1.80.....	18 00
¼ dozen pta. Stafford's com. violet ink, n. o. c., at \$5.00.....	1 25
1 gross Dixon's cabinet pencils, sample 39.....	3 50
1 dozen qts. Stafford's com. ink, n. o. c.....	7 50
1 rm. 24 lb. superfine 77x22, sample 20, at 14¼c.....	3 42
¼ gross B. Sib. pencils, sample 34, at \$10.00.....	5 00
1 dozen rubber pen holders, sample 68.....	2 00
1 M No. 5 McGill's fasteners, n. o. c.....	8 50
1 gross Faber's hex. pencils, sample 33.....	6 10
1 gross Dixon's " " " 38.....	5 25
5 " Spenc. pens, sample 50.....	4 00
6 " Est. pens, sample 48.....	2 81
6 Robbins eyelet punch and set, sample 164, at \$2.00.....	12 00
5 rms. 14 lb. legal, sample 16, at 22c.....	15 40
5 dozen pyramid pins, sample 198, at 75c.....	3 75
2 " eureka pins, n. o. c., at \$1.00.....	2 00
¼ gross red tipped pencils, sample 36, at \$8.00.....	2 00
¼ " green " " 37, at \$7.50.....	1 88
5-12 dozen 1,494 paper weights, sample 128, at \$7.50.....	3 13
1 gr. gross 000¼ rubber bands, sample 100.....	9 00
9 M D. B. eyelets, sample 161, at 50c.....	4 50
1 rm. 6 lbs. gazelle note, sample 15, at 22c.....	1 32
1 " 32 lb. superfine 18x23, sample 20, at 14¼c.....	4 56
2 dozen sponges, n. o. c., at \$1.20.....	2 40
1 " crown leather bank pass books, n. o. c.....	1 00
12 gross braid, n. o. c., at \$1.00.....	12 00
½ dozen paper knives, n. o. c., at \$7.20.....	3 60
1 " inkstands, sample 146.....	2 00
Amount carried forward.....	\$18,279 72

*State of Michigan vs. The State of Michigan.*

## STATIONERY.

May 29, 1889.

Amount brought forward.....	\$13,278 72
Theo. L. Backus, .....	
For lithographing 3 M letter heads, sample 31, at \$3.00.....	9 00
made from 750 sheets, 24 lbs. O. B. folio, sample 23, at 19c.....	7 13
padding extra.....	60
15 5-12 gross Est. pens, sample 48.....	7 50
5 gross dreka pens, sample 52, at 85c.....	4 25
1/2 " Sib. B. B. pencils, sample 34, at \$10.00.....	5 00
1/2 dozen 8-in trimmers' shears, sample 121, at \$8.00.....	4 00
1 " rubber pen holders, sample 67.....	1 75
1/4 qr. 48 1/2 long day, n. o. c.....	1 00
3 sponge cups, n. o. c., at 25c.....	75
Total for stationery.....	<u>\$18,319 70</u>

## RECAPITULATION.

General allowance.....	\$100,070 16
Printing.....	15,609 17
Binding.....	7,980 93
Stationery.....	<u>18,319 70</u>
Total allowance for State of Michigan.....	<u>\$141,979 96</u>

# RECAPITULATION.

Departments, Boards, Etc.	General Allowance.	Printing.	Binding.	Stationery.	Totals.
Executive.....	\$1,085 45	306 65	322 40	\$245 30	\$1,412 80
Secretary of State.....	6,346 98	6,286 01	3,507 10	4,129 44	20,269 48
State Treasurer.....	807 92	237 22	74 07	122 26	1,241 47
Auditor General.....	877 82	5,162 21	1,208 78	4,087 92	11,341 73
State Land Office.....	6,068 15	123 90	582 00	303 14	7,127 19
Attorney General.....	2,194 27	503 11	40 52	194 40	3,012 30
Superintendent of Public Instruction.....	1,123 60	2,740 80	488 50	430 47	4,783 55
State Library.....	1,320 82	108 37	246 45	147 19	2,022 53
Supreme Court.....	411 43	206 85	128 90	126 08	867 71
Commissioner of Insurance.....	586 06	2,812 85	325 06	240 88	3,965 85
Commissioner of Railroads.....	2,064 98	1,262 77	267 73	206 95	4,404 43
State Banking Department.....	716 37	87 15	—	90 93	894 45
Bureau of Labor.....	919 60	1,030 75	300 88	55 25	2,306 55
Board of State Auditors.....	1,595 80	9 75	17 80	127 25	1,740 60
State Board of Agriculture.....	1,002 28	1,950 12	1,861 38	—	4,813 78
State Board of Education.....	1,394 27	120 16	8 60	—	1,513 03
Board of Corrections and Charities.....	145 12	333 62	80 30	—	559 04
State Board of Health.....	118 76	1,632 87	1,614 00	—	3,356 63
State Horticultural Society.....	—	486 96	—	—	486 96
State Board of Pardons.....	12 00	2 25	—	—	14 25
State Board of Regents.....	419 02	—	—	—	419 02
State Public School.....	2,995 43	167 23	3 60	—	3,166 26
State Prison.....	983 29	142 67	8 25	—	1,094 51
State Reform School.....	925 56	77 02	4 80	—	1,007 38
State House of Correction.....	650 30	428 81	54 00	—	1,151 61
State House of Correction, U. P.....	2,700 00	12 96	2 70	—	2,715 66
Industrial Home for Girls.....	1,249 54	74 72	2 70	—	1,326 96
Michigan Soldiers' Home.....	604 80	257 59	26 10	—	888 49
School for the Blind.....	612 81	109 78	6 60	—	729 60
Institution for Deaf and Dumb.....	255 82	90 02	14 40	—	360 24
Michigan Mining School.....	2,107 60	—	—	—	2,107 60
Michigan Asylum.....	—	354 02	3 00	—	357 02
Eastern Asylum.....	—	205 16	19 20	—	224 36
Northern Asylum.....	—	—	6 00	—	6 00
Adjutant General.....	—	72 66	14 46	—	87 06
Quartermaster General.....	—	85 61	38 25	—	68 86
Live Stock Sanitary Commission.....	2,804 54	88 03	4 20	—	2,896 77
Game and Fish Warden.....	2,988 00	59 98	2 70	—	3,000 68
Forestry Commission.....	559 75	—	96 00	—	655 75
State Fish Commission.....	—	237 54	9 58	—	247 12
State Inspector of Illuminating Oils.....	—	21 37	2 70	—	24 07
State of Michigan.....	100,070 16	15,609 17	7,960 98	18,319 70	141,979 96
Totals.....	\$149,176 65	\$43,209 78	\$19,172 95	\$28,852 15	\$240,411 45

